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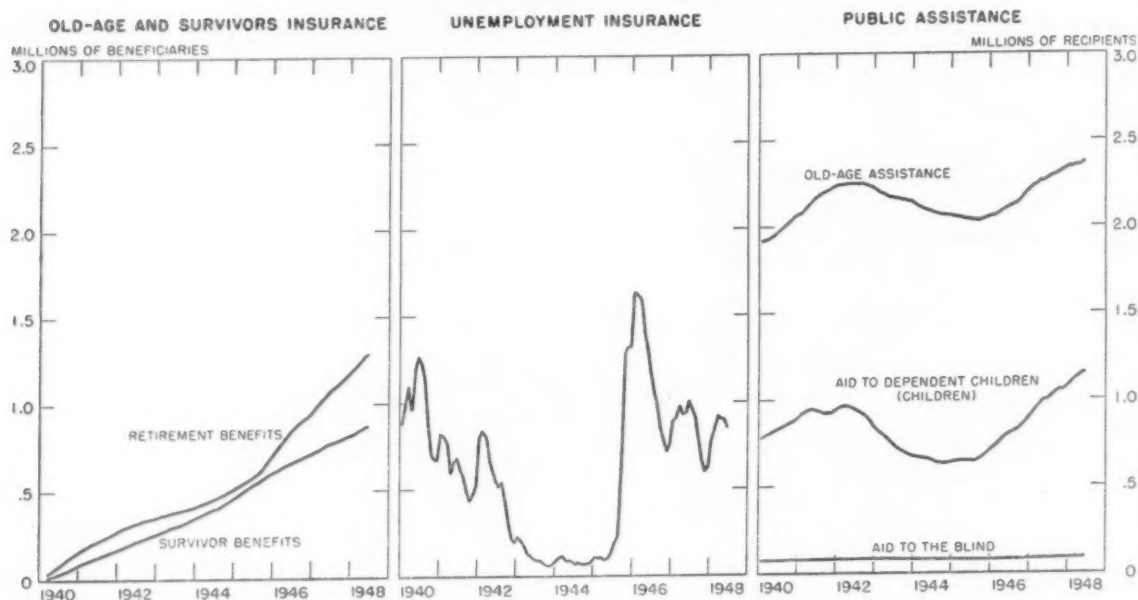
Vol. 11 No. 8

*Experience-Rating Operations in 1947
and
War-Risk Contributions in 1946*

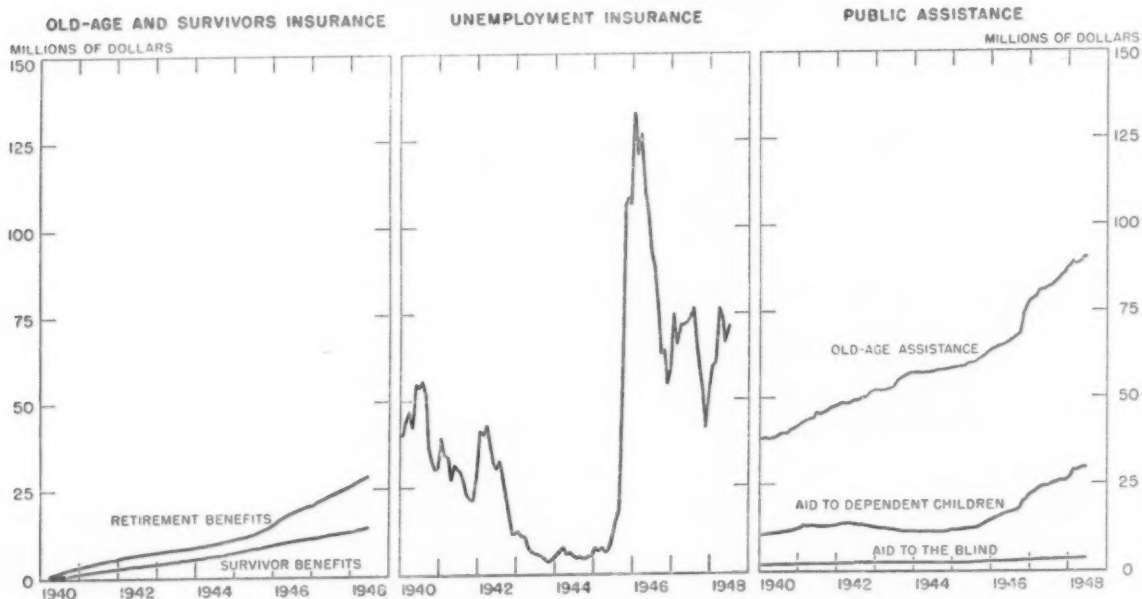
FEDERAL SECURITY AGENCY
SOCIAL SECURITY ADMINISTRATION
WASHINGTON, D. C.

Social Security Operations*

INDIVIDUALS RECEIVING PAYMENTS



SOCIAL SECURITY PAYMENTS



*Old-age and survivors insurance, beneficiaries actually receiving monthly benefits (current-payment status) and amount of their benefits during month; unemployment insurance, average weekly number of beneficiaries for the month and gross benefits paid during the month under all State laws; public assistance, recipients and payments under all State programs.



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Social Security in Review

The Fiscal Year 1948

Throughout the fiscal year 1948, economic activity was at a high level. Industrial production as measured by the Federal Reserve Board index was five points higher on the average than in 1946-47, and the index of manufacturing reached 200 in January 1948. At the same time, the consumers' price index, compiled by the Bureau of Labor Statistics, rose from 133.3 in June 1946 to 157.1 in June 1947 and to 171.7 in June 1948. The index of retail food prices increased even more sharply, from 145.6 in June 1946 to 190.5 in June 1947 and to 214.1 in June 1948. Personal income in June 1948 was at an annual rate of \$212 billion, \$20 billion more than in June 1947. Employees' income increased by about \$10 billion over the 12 months, and social insurance and related payments, by about \$100 million.

By the beginning of the fiscal year 1948, the impact of the change-over from wartime to peacetime production was no longer a factor in the labor market. The labor force was again stabilized, and operations during the year reflected only the normal seasonal fluctuations.

The number in the labor force continued to increase, reaching a monthly average of about 61.8 million persons, or nearly 1 million more than the preceding year's average. Approximately two-thirds of this increase was due to the natural growth of the labor force, and the remaining third to the reabsorption of veterans who had been completing their education under the GI Bill of Rights and to the return of some individuals who had withdrawn from the labor force at the end of the war.

Civilian employment was at a record level throughout the year. The average was about 2 million higher than in the preceding year and considerably more stable. Monthly to-

tals varied only from 57 million to 60 million, whereas during the preceding year they had fluctuated between 55 million and 60 million.

What unemployment there was during 1947-48 was due primarily to normal seasonal and frictional factors in the economy. The monthly number of unemployed persons was about 200,000 less, on the average, than during the preceding year. During the fall months of 1947, the number of unemployed persons reached the low level of 1.6 million. The extremely cold winter, however, and the shortage of fuel for industrial use resulted in substantial lay-offs in certain industries and a sharp rise in unemployment. From December to February, the number rose from 1.6 million to 2.6 million. By May, however, it had dropped to 1.7 million or 200,000 less than in May 1947. The slight decline in the average may be attributed to the fact that the displacement of war workers by others with higher skills and by veterans had come to an end.

CLAIMS FILED under State unemployment insurance systems during the fiscal year followed a similar pattern. They reached a low point for 1947 in November, when 602,000 initial and 2.8 million continued claims were filed. In December, however, seasonal unemployment as well as shortages of coal and gas for industrial use caused claims to rise. By March, initial claims totaled about 878,000 and continued claims, 4.9 million. In each of the last 3 months of the fiscal year, initial claims were above the March level, but continued claims were less.

Insured unemployment, measured in terms of covered workers, was relatively low throughout the fiscal year 1948. During July 1947, 4 out of every 100 workers covered by the State unemployment insurance systems were unemployed and filed claims for unemployment benefits. This ratio declined to a postwar low of 2.4 in November. By February, however, it had risen to 3.7 percent, where it leveled off for the rest of the fiscal year.

The average beneficiary in 1947-48 drew benefits for 11 weeks, which was half a week less than the average in the preceding year. Despite the gen-

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erally high level of employment, some individuals found it difficult to get other jobs. Approximately 29 percent of all beneficiaries exhausted their benefit rights during the year, as compared with 35 percent in the fiscal year 1947. A relatively high proportion of these beneficiaries were older workers, nonwhite workers, women, and claimants with limited skills who were particularly affected by the more rigid hiring specifications of employers.

The average weekly payment for total unemployment in June 1948 was \$18.97, about a dollar more than in June 1947. For the fiscal year, the average payment was \$18.17—ranging from \$11.10 in North Carolina to \$23.26 in Alaska.

Funds available for benefits increased by \$362 million during the fiscal year and totaled \$7.4 billion on June 30, 1948. Collections amounted to \$1,007 million, and interest on the State accounts in the Federal unemployment trust fund totaled \$147 million. Despite the increase in reserve funds, the ratio of funds available for benefits on June 30, 1948, to taxable wages for the fiscal year was 9.6 percent as compared with 10 percent on June 30, 1947. This decline in the reserve ratio resulted from a rise of 10 percent in taxable wages and a decline in contribution rates from 1.4 percent in 1946-47 to 1.2 percent in 1947-48.

IN OLD-AGE and survivors insurance at the end of June, almost 2.2 million beneficiaries were receiving monthly benefits at a monthly rate of \$42.4 million. This number represented a net increase of 330,000, or 18 percent, over the total a year earlier. Primary benefits accounted for more than half this rise. For all types of benefits the increases ranged from less than 5 percent for younger widows with children in their care to 29 percent for aged widows.

Monthly benefits and lump-sum payments certified during the fiscal year totaled \$531 million, 12 percent more than in 1946-47. Of this total, about \$3.5 million was certified for payment to survivors of World War II veterans. These benefits, payable under section 210 of the Social Security Act, would not have been available if that amendment had not been

Selected current statistics

[Corrected to Aug. 10, 1948]

Item	June 1948	May 1948	June 1947	Calendar year	
				1947	1946
<i>Labor Force</i> ¹ (in thousands)					
Total civilian.....	63,479	60,422	62,609	60,170	57,520
Employed.....	61,296	58,660	60,055	58,030	55,250
Unemployed.....	2,184	1,761	2,555	2,140	2,270
<i>Personal Income</i> ² (in billions; seasonally adjusted at annual rates)					
Total.....	\$211.9	\$207.2	\$192.4	\$195.2	\$178.1
Employees' income ³	131.0	128.7	121.2	123.0	113.0
Proprietors' and rental income.....	53.0	50.7	45.1	46.0	41.8
Personal interest income and dividends.....	16.8	16.8	15.4	15.6	13.5
Public aid ⁴	1.7	1.7	1.5	1.5	1.2
Social insurance and related payments ⁵	7.2	7.1	7.3	7.4	7.2
Miscellaneous income payments ⁶	2.2	2.2	1.9	1.7	1.3
<i>Old-Age and Survivors Insurance</i>					
Monthly benefits:					
Current-payment status: ⁷					
Number (in thousands).....	2,163	2,130	1,832		
Amount (in thousands).....	\$42,391	\$41,868	\$35,072	\$452,899	\$360,424
Average primary benefit.....	\$25.13	\$25.10	\$24.72		
Awards (in thousands):					
Number.....	51	47	47	573	547
Amount.....	\$1,062	\$995	\$968	\$11,881	\$10,972
<i>Unemployment Insurance</i>					
Initial claims (in thousands).....	923	1,015	878	9,724	9,828
Continued claims (in thousands).....	4,614	4,259	4,905	51,860	67,333
Weeks compensated (in thousands).....	3,851	3,627	4,220	44,328	59,915
Weekly average beneficiaries (in thousands).....	847	901	1,007	852	1,152
Benefits paid (in millions) ⁸	\$72	\$66	\$74	\$776	\$1,094
Average weekly payment for total unemployment.....	\$18.99	\$18.65	\$17.72	\$17.83	\$18.60
<i>Public Assistance</i>					
Recipients (in thousands):					
Old-age assistance.....	2,368	2,362	2,271		
Aid to dependent children:					
Families.....	449	450	396		
Children.....	1,146	1,146	1,009		
Aid to the blind.....	83	83	79		
General assistance.....	366	377	335		
Average payments:					
Old-age assistance.....	\$38.18	\$38.07	\$36.04		
Aid to dependent children.....	66.21	65.97	61.68		
Aid to the blind.....	40.75	40.67	37.91		
General assistance.....	43.20	42.82	39.18		

¹ Estimated by the Bureau of the Census.

² Data from the Office of Business Economics, Department of Commerce.

³ Civilian and military pay in cash and in kind in the continental United States, pay for Federal civilian and military personnel stationed abroad, other labor income (except compensation for injuries), mustering-out pay, and terminal-leave pay. Military pay includes the Government's contribution to allowances for dependents of enlisted personnel. Civilian wages and salaries represent net earnings after employee contributions under social insurance and related programs have been deducted.

⁴ Payments to recipients under 3 special public assistance programs and general assistance.

⁵ Includes payments of old-age and survivors insurance, railroad retirement, Federal, State, and

local retirement, veterans' pensions and compensation, workmen's compensation, State and railroad unemployment insurance and sickness compensation, and readjustment and subsistence allowances to veterans under the Servicemen's Readjustment Act.

⁶ Includes veterans' bonus (Federal and State), payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government's contribution to nonprofit organizations, and business transfer payments.

⁷ Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount which is less than current month's benefit.

⁸ Gross: not adjusted for voided benefit checks.

in operation. Benefits were also awarded under the old-age and survivors insurance program to survivors of approximately 11,500 workers who had wage credits under both that program and the railroad retirement system. In addition, survivors of about 1,700 workers had their benefits recomputed to include railroad earnings of the deceased wage earner. During June, monthly benefits were awarded to 50,800 persons, 7 percent

more than in June 1947. The total number of awards during the fiscal year was 608,800, an increase of 15 percent over the number during the preceding fiscal year.

Lump-sum payments awarded during the year totaled 210,647, a decrease of 13 percent from the number in the preceding year. Despite this decline in awards, the number of deceased wage earners represented in such awards increased by 9 percent.

Under the 1946 amendments, effective with deaths occurring after 1946, lump-sum payments cannot be made to children or parents except as reimbursements for burial expenses. Discontinuance of other payments to these beneficiaries has reduced the average number of lump-sum awards from 1.38 per deceased worker during the fiscal year 1946 to 1.08 during the fiscal year 1948.

THE NUMBER of persons receiving each of the four types of public assistance was larger at the end of the fiscal year 1948 than in June 1947. The 4.3-percent rise for persons receiving old-age assistance and the 5.5-percent rise for those receiving aid to the blind represented a gradual increase throughout the year. The annual increase in the number of families and children receiving aid to dependent children was substantially larger—about 13 percent—but the upward trend was arrested in November 1947 and June 1948 by temporary decreases in a few States that outweighed the increases in the other States. The largest State decreases resulted from administrative restrictions on eligibility, applied to keep expenditures within available funds.

In general assistance, seasonal changes in employment opportunities caused the usual variations in case loads during the year. The number of cases receiving this type of assistance in June 1948 was 9 percent more than in June 1947.

The number of persons receiving general assistance is always larger than the number of cases, since a "case" may include more than one individual in the family. In the 43 States for which a count by person is available, the number of persons receiving general assistance in June 1948 represented 560 per 100,000 general population. For each 1,000 aged persons in the United States, 216 were receiving old-age assistance. For each 1,000 children under age 18, 25 were getting aid to dependent children. It is estimated that more than one-third of the blind persons in the Nation received aid to the blind in June 1948.

Total expenditures for assistance for the fiscal year reached a new high—approximately \$1,591 million or 18 percent more than in the fiscal year

1947. Expenditures for old-age assistance increased 14 percent; aid to the blind, 15 percent; aid to dependent children, 28 percent; and general assistance, 27 percent.

From June 1947 to June 1948, the consumers' price index of the Bureau of Labor Statistics rose 9.3 percent; the increased living costs that this reflected had an important effect on case loads and payments. In many States the increase in case loads made it impossible to increase individual payments in proportion to the rise in living costs, despite the additional Federal funds available to the States throughout the entire fiscal year under the 1946 amendments. For the country as a whole, however, average payments under the three special assistance programs increased 6-7 percent during the fiscal year; the average amount of general assistance per case increased 10 percent.

In June, Congress again recognized the impact of the rise in living costs by raising once more the maximums on the amounts of individual assistance payments subject to Federal participation and also the Federal share of payments within the maximums. This increase in Federal funds, which becomes effective on October 1, will enable some States to meet the current increase in living costs; in others it will probably help reduce the persistent gap between living costs and assistance payments.

Federal Security Agency Sets Up Regional Offices

The field activities of all the units of the Federal Security Agency were centered and coordinated, beginning July 9, in 10 regional offices. Federal Security Administrator Oscar R. Ewing, who announced the establishment of the new offices, pointed out that the Agency's various programs "form an integrated pattern for the Nation's health, education, and social security. In setting up regional offices . . . that same pattern can be translated most effectively into action throughout the country."

The Agency's principal units that are affected by the change are the Social Security Administration, which now includes the United States Employment Service transferred on July 1 from the Department of Labor; the

Bureau of State Services of the Public Health Service; the Office of Education; and the Office of Vocational Rehabilitation. Later the regional offices may be centers for two more Agency units—the Food and Drug Administration and the Bureau of Employees' Compensation.

Formerly the Social Security Administration had been operating through 11 regional offices, the U. S. Employment Service through 12, and the Public Health Service through eight. The establishment of the Agency regional offices will eliminate any overlapping of geographical boundaries and individual activity. Mr. Ewing declared, "and will provide the States and the general public with a center of contact for all our varied field programs."

The regional headquarters under the new arrangement will be in Boston, New York, Washington, Cleveland, Chicago, Atlanta, Kansas City, Dallas, Denver, and San Francisco.

Great Britain's New Charter of Social Security

On July 5 the comprehensive social security program outlined in the Beveridge report of 1942 and adopted by the British Government over the past 3 years went into effect for the people of Great Britain. The program is comprehensive in terms both of the population covered and of the benefits and services provided. The National Insurance Act of 1946 protects virtually everyone in the country against the normal hazards of life that interrupt or end income. The industrial injuries program insures the whole working population against accidents or disease attributable to their employment. Through national assistance the 350-year-old poor law is finally broken up and a minimum income is guaranteed by the State to every person who can prove his need. The National Health Service Act makes all medical, hospital, dental, and supplementary services available on equal terms to every person in Great Britain.

Britain recognized the special needs of children in two other laws—the Family Allowances Act of 1945, which became effective August 1946, and the Children Act of 1948, which came into

(Continued on page 23)

Experience-Rating Operations in 1947 and War-Risk Contributions in 1946*

THE EXPERIENCE-RATING provisions of 50 State unemployment insurance laws operated during 1947 to reduce by almost half the amount that would have been collectible at the standard tax rate. War-risk contributions, which in 1943, 1944, and 1945 had counteracted the experience-rating reductions to some extent, were not payable in 1947. In 1946, the year for which information is at hand, war-risk provisions were in force in five States, but their effect on contributions was negligible. For all States combined, the percentage reduction in revenue effected by experience rating in that year was unchanged by war-risk contributions.

Experience-Rating Operations in 1947

Experience rating was in effect in all the States but Mississippi in 1947, and the estimated average tax rate for employers in the 50 States was the same—1.4 percent—as the average for the United States as a whole. In 1946, 45 States had experience rating, and the average rate for employers in those States was 1.38 percent, as against a combined average of 1.42 for the Nation. Contributions at the 1947 rate are expected to total about \$1.03 billion,¹ or \$123 million more than the yield on 1946 wages. The increase was due mainly to a rise of \$9.8 billion in taxable wages. Receipts during 1947 from employees in the two States (Alabama and New Jersey) that still tax employees under their unemployment insurance laws will amount to another \$33 million, bringing the

combined employer-employee estimated contributions to \$1.06 billion.

Employer contributions in the 50 States are estimated to be less by approximately \$982 million or 49 percent than the amount that would have been collectible at the standard tax rate² (table 3). The same percentage reduction due to experience rating is also estimated for revenues for the United States as a whole. In 1946 the decrease in tax rates under experience rating resulted in a reduction in revenue of \$821 million, or 49 percent for the 45 experience-rating States and 48 percent for all States combined.

Legislative Changes

State legislatures gave considerable attention to experience rating during 1947. Five States—Alaska, Montana, Rhode Island, Utah, and Washington—adopted experience rating for the first time, and two—Idaho and Utah—authorized further study of their existing and alternative systems. All but nine States—Alabama, Hawaii, Illinois, Missouri, New Jersey, North Dakota, Texas, Vermont, and Wyoming—amended their present plans, and 19 enacted rate schedules with lower minimum contribution rates. By the end of the year, Mississippi, whose legislature did not meet in 1947, was the only State that did not have an experience-rating plan and that continued to tax all employers at 2.7 percent. In April 1948, however, when the legislature passed a pay-roll-variation plan, Mississippi too joined the ranks of experience-rating States.

The five plans put into operation in 1947 base rate reductions, in part at least, on pay-roll variations. Alaska and Washington measure unemploy-

ment risk by annual taxable pay-roll declines. Montana's formula combines annual taxable pay-roll declines with age of firm and the amount of benefits charged against an employer's account. In Rhode Island, quarterly variations in total pay roll are the measure of unemployment risk. Utah combines annual pay-roll variations with quarterly variations and age of firm to compute the tax rate. Utah's plan is experimental and is to operate from January 1, 1947, to the end of 1949, when a benefit-ratio plan,³ enacted at the same time as the pay-roll-variation formula, will go into effect. In the interim, the Legislative Council, in cooperation with the State Industrial Commission, is to study both pay-roll-variation and benefit-ratio systems and make recommendations to the Governor and the 1949 legislature on both these rate reduction devices.

Except for Montana's law, the new experience-rating systems avoid the difficult problem of assessing liability for a particular spell of unemployment of a specific worker by omitting provisions for charging benefits to the account of a former employer. Instead, the stability of an employer's work force is measured by percentage declines (annual and/or quarterly) in

³ A benefit ratio is the ratio between benefits paid to workers of an employer in a given period of time and the employer's pay roll during that period.

TABLE 1.—Estimated average employer and employer-employee contribution rates, 1941-47

(Based on data reported by State agencies; corrected to Jan. 8, 1948)

Year	Average contribution rate (percent)			
	All States		Experience-rating States	
	Combined employer-employee	Employer	Combined employer-employee	Employer
1941.....	2.72	2.58	2.50	2.17
1942.....	2.32	2.17	2.04	1.81
1943.....	2.24	2.09	2.05	1.85
1944.....	2.06	1.92	1.90	1.73
1945.....	1.85	1.72	1.81	1.68
1946.....	1.49	1.42	1.45	1.38
1947 ¹	1.4	1.4	1.4	1.4

¹ Preliminary; excludes voluntary contributions made during year.

*Prepared in the Program Division, Unemployment Insurance, Bureau of Employment Security.

¹ Contributions due on taxable wages for 1947, discussed here, are based on taxable wages and employer tax rates during the entire calendar year. They differ, therefore, from actual amounts collected during 1947, which represent payments for the fourth quarter of 1946 and the first 3 quarters of 1947 and which include voluntary and employee contributions, fines, and penalties; all the latter are excluded from this discussion.

² The standard rate is the contribution rate that all new employers must pay until their "experience" with the risk of unemployment is sufficient to serve as a basis for rate modification under the experience-rating provisions of State laws. It is 2.7 percent in all States except Michigan, where it is 3.0 percent. In 1947, rates in excess of the standard were assigned in only 13 of the 50 experience-rating States.

his pay rolls for the preceding 3 to 5 consecutive years; thus in the final index of experience equal weight is given to both stable and rising pay rolls.

Alaska and Washington, which use annual pay-roll fluctuations, are the only pay-roll-variation States in which seasonal unemployment will not adversely affect an employer's contribution rate. These two State systems, like New York's, grant reduced rates to employers through the distribution of so-called "surplus" reserves in the form of tax-credit offsets, which employers may use in lieu of cash contributions during a 1-year period. The Utah plan also uses a surplus distribution scheme, but instead of the tax-credit device it determines a constant tax rate, based on the available surplus for each employer during the rate year.

Rates in Montana must be assigned by an array method⁴ so as to yield contributions approximately equal to 1.8 percent of the State's taxable pay roll. The Rhode Island law established two alternate rate schedules depending on the ratio of the amount in the fund each April 1 to the taxable wages for the preceding year. The lowest tax schedule, with rates ranging from 1.3 to 2.7 percent, is applicable when the reserve is 9 percent or more of taxable pay rolls, and a range from 2.1 to 2.7 percent is put into effect when the reserve is 8-9 percent. No rates below the 2.7-percent standard are permitted when the reserve drops to less than 8 percent.

New York made a major change in its experience-rating formula by substituting the benefit-wage ratio⁵ for annual pay-roll declines. No change was made in the other two factors—quarterly pay-roll declines and the number of years in which contributions have been paid (age of firm). In

addition, the State moved the date on which the rate year begins from July 1 to October 1; during the third quarter of 1947, therefore, all employers paid the standard 2.7-percent rate. The surplus accumulated during this third quarter will be distributed in 1948.

Significant amendments to existing rate-variation plans were also passed by Connecticut, Pennsylvania, Nebraska, and South Dakota. The last two States adopted pooled-fund provisions in place of the individual employer's reserve accounts. Only Kentucky and North Carolina now have reserve accounts, for which the requirements in the Federal act are more stringent than for pooled funds.

Connecticut enacted an amendment providing for distribution of tax credits to employers when the balance in the State fund exceeds 4¼ percent of the preceding 3 years' pay roll and current contributions (plus interest) are greater than benefit payments. The "surplus" of the contributions over benefit payments comprises the amount to be distributed in the form of credit memoranda. These credits are good for each current year only and are distributed to all employers (except those not eligible for rate variations) in proportion to the amount which their contributions bear to the total contributions during the preceding 12 months. The first credits to be issued will apply to wages earned during the calendar year 1948.

Pennsylvania's experience-rating system, which became effective in 1944, was to operate only for the duration of the war. The 1947 State legislature established a permanent system, effective January 1, 1948, and still patterned on the benefit-wage-ratio concept.

Mississippi, like Alaska and Washington, measures experience by annual pay-roll declines. This factor is more advantageous to the seasonal employer than the quarterly factor, which takes account of pay-roll fluctuations from quarter to quarter. Like Rhode Island's law, Mississippi's provides for three alternate rate schedules, depending on the ratio of the amount in the fund each April 1 to the aggregate of taxable wages for the preceding year. If the State re-

serve ratio is 12 percent or more, the minimum rate is 0.9 percent, and there are six additional rate classes. If the reserve is 10 percent but less than 12 percent, the seven contribution rates range from 1.59 to 2.7 percent, and if the reserve is 8 percent but less than 10 percent, the contribution rates range from 1.8 to 2.7 percent. Should the fund fall below \$20 million, no modified rates may be granted. The qualifying-experience period before rates can be reduced is the same as Rhode Island's, namely, 5 years for established firms and 3 for new employers.

Employee Contributions

As mentioned above, only Alabama and New Jersey collected employee contributions for unemployment insurance in 1947. In Alabama, where experience rating affects the employee tax, there was no change from the 1946 average rate of 0.2 percent. In New Jersey the rate is fixed at 1 percent. On June 1, 1948, however, New Jersey enacted provisions for temporary disability benefits, and on and after that date three-fourths of the employee contribution is to go into the temporary disability fund and the balance into the unemployment fund.

Average Tax Rates

Although benefit expenditures during 1946 totaled \$1.1 billion—more than twice the amount paid during any previous year—there was no significant change from 1946 to 1947 in the average tax rate for experience-rating States. What kept the average rate from going higher was primarily the fact that five States enacted experience-rating plans which granted reduced rates for the first time for part or all of 1947, and 19 States adopted rate schedules with lower minimum contribution rates.

As may be seen from the tabulation below,⁶ 1947 was the first year during which there was a decrease in the number of States with average rates of less than 1 percent. This decline was largely the result of the increase in the number of new businesses established by ex-servicemen returning to civilian life. In each of the four

⁶It should be noted that the rates for 1943 through 1946 include effect of war-risk taxes.

⁴Employers are listed in the order of the percentage declines, and the list is then divided into five classes, to which rates ranging from 1 to 2.7 percent are assigned. Employers with the lowest percentage declines fall into the 1-percent class, and those with the highest receive the 2.7-percent rate. The midclass is assigned a rate of 2 percent.

⁵The benefit-wage ratio is the proportion which the taxable wages paid to workers who become unemployed and receive benefits are of total taxable wages paid by that employer.

TABLE 2.—Percentage distribution of active accounts eligible for rate modification, by employer contribution rate, for each type of experience-rating plan and State, rate years beginning in 1947¹

[Corrected to Apr. 7, 1948]

Type of plan and State ¹	Total number of active accounts ³	Active accounts eligible for rate modification											
		Number	Percent of all active accounts	Percentage distribution by employer contribution rate									
				Rate below standard ⁴	Stand-ard rate ⁴	Rate above stand-ard ⁴	Rate in specified interval (as percent of taxable pay roll)						
							0.0	0.1-0.9	1.0-1.8	1.9-2.6	* 2.7	2.75-3.6	3.7-4.5
Total, 50 States.....	1,179,987	627,047	53.1	93.8	5.4	0.8	1.8	58.7	27.3	6.0	5.4	7.0	0
Reserve-ratio plan.....	483,663	235,644	48.7	88.0	11.0	.9	4.6	46.4	29.8	7.3	11.0	.9	(⁵)
Arizona.....	5,412	3,009	55.6	90.4	7.9	1.7	—	—	56.9	3.6	7.9	1.7	—
Arkansas.....	22,728	11,465	50.4	90.1	9.9	—	—	43.3	41.2	5.5	9.9	—	—
California.....	158,620	84,289	21.6	72.3	27.7	—	—	49.6	22.7	27.7	—	—	—
Colorado ⁶	4,731	2,955	62.5	96.3	3.3	—	—	78.2	18.1	—	3.3	.4	—
District of Columbia.....	17,000	11,261	66.2	97.0	3.0	.4	—	—	93.9	2.7	.4	3.0	—
Georgia ¹	10,302	7,143	69.3	98.9	1.1	—	—	73.4	24.3	1.2	1.1	—	—
Hawaii.....	7,507	3,572	47.6	97.9	2.1	—	59.8	—	32.8	5.3	2.1	—	—
Idaho.....	11,550	4,392	38.0	91.4	8.6	—	—	—	54.7	36.7	8.6	—	—
Indiana ⁶	13,295	9,988	75.1	92.0	8.0	—	—	86.5	4.8	.8	8.0	—	—
Iowa ⁶	8,737	6,298	72.1	90.1	8.4	1.5	—	59.1	31.0	—	8.4	1.5	—
Kansas.....	5,771	3,939	68.3	97.0	3.0	—	—	68.6	26.0	1.5	3.0	—	—
Kentucky ⁶	10,014	7,257	72.5	77.8	22.2	—	28.5	—	49.4	—	—	22.2	—
Louisiana ¹⁰	12,088	7,775	64.3	96.6	3.4	—	—	76.8	15.6	4.2	3.4	—	—
Maine.....	4,302	3,037	70.6	88.7	11.3	—	—	37.4	44.7	6.7	11.3	—	—
Missouri ¹	13,853	10,119	73.0	93.1	5.9	1.0	18.6	51.4	23.1	—	5.9	1.0	—
Nebraska ⁶	4,953	3,730	75.3	89.7	10.3	—	—	59.8	16.4	13.5	10.3	—	—
Nevada.....	3,862	1,553	40.2	92.4	7.6	—	—	48.3	37.1	7.0	7.6	—	—
New Hampshire ¹	4,634	3,118	67.3	95.3	4.7	—	—	62.3	22.2	10.7	4.7	—	—
New Jersey.....	33,852	16,010	47.3	71.0	22.9	6.1	—	42.3	28.7	—	22.9	6.1	—
New Mexico.....	7,045	3,019	42.9	92.1	7.1	.8	—	54.1	37.9	—	7.1	.8	—
North Carolina ⁶	10,634	8,032	75.5	85.9	14.1	—	—	20.5	50.4	15.0	14.1	—	—
North Dakota.....	1,661	1,134	68.3	93.0	7.0	—	—	32.1	50.0	10.9	7.0	—	—
Ohio ¹	60,869	38,803	63.7	90.1	.9	—	—	92.3	6.9	.8	.9	—	—
Oregon.....	13,505	7,757	57.4	82.5	17.5	—	—	14.4	43.0	25.1	17.5	—	—
South Carolina ⁶	4,687	3,245	69.2	97.2	2.3	.5	—	68.2	27.5	1.6	2.3	.5	—
Tennessee.....	9,317	5,900	63.3	95.8	4.2	—	—	36.9	52.3	6.5	4.2	—	—
West Virginia.....	5,687	3,405	59.9	94.9	5.1	—	—	55.3	32.4	7.2	5.1	—	—
Wisconsin ⁶	17,037	13,439	78.9	79.0	14.9	6.1	35.3	1.8	42.0	—	14.9	6.4	.7
Benefit-wage-ratio plan.....	344,609	186,371	54.1	96.8	2.9	.4	—	80.9	14.0	1.8	2.9	.4	—
Alabama.....	7,812	5,133	65.7	96.2	.8	—	—	79.6	17.4	2.2	.8	—	—
Delaware.....	5,450	3,639	66.8	99.7	0	.3	—	95.5	3.2	.9	0	.3	—
Illinois.....	49,258	32,754	66.5	97.8	0	2.2	—	78.9	16.4	2.5	0	2.2	—
Massachusetts.....	82,945	29,795	35.9	95.4	4.6	—	—	68.3	20.9	6.3	4.6	—	—
Oklahoma.....	7,249	4,947	68.2	98.1	1.9	—	—	38.3	34.7	5.2	1.9	—	—
Pennsylvania ¹	158,310	87,812	55.5	95.8	4.2	—	—	91.4	4.4	—	4.2	—	—
Texas.....	24,026	15,291	63.6	99.0	1.0	—	—	90.9	7.2	.9	1.0	—	—
Virginia.....	9,559	7,000	73.2	100.0	(⁷)	—	—	—	90.6	.4	(⁸)	—	—
Benefit-ratio plan.....	98,410	54,425	55.3	94.4	1.5	4.2	—	55.8	32.7	5.8	1.5	3.3	.9
Florida ¹	11,408	5,664	49.6	98.4	1.6	—	—	94.9	2.8	.7	1.6	—	—
Maryland.....	35,004	10,804	30.9	95.0	5.0	—	—	80.6	11.4	2.9	5.0	—	—
Michigan ⁶	20,428	15,499	75.9	95.4	(⁹)	4.6	—	—	88.5	6.9	(⁹)	1.5	3.1
Minnesota ⁶	24,982	18,535	74.2	91.7	0	8.3	—	74.0	8.6	9.1	0	8.3	—
Vermont.....	1,829	1,236	67.6	86.5	13.5	—	—	61.4	5.1	13.5	—	—	—
Wyoming.....	4,769	2,687	56.5	99.5	0	.5	—	96.2	2.9	.4	0	.5	—
Pay-roll-variation plan.....	63,557	30,167	56.9	97.3	2.7	—	—	15.0	78.1	4.2	2.7	—	—
Alaska.....	2,097	831	39.6	97.1	2.9	—	—	91.2	5.9	—	2.9	—	—
Rhode Island.....	7,888	5,484	69.5	99.0	1.0	—	—	—	99.0	—	1.0	—	—
Utah.....	10,732	5,509	51.3	99.8	.2	—	—	84.5	15.3	—	.2	—	—
Washington.....	42,840	24,343	56.8	96.4	3.6	—	—	—	90.1	6.2	3.6	—	—
Compensable-separations plan: Connecticut.....	15,821	11,182	70.7	98.3	1.7	—	—	98.3	—	—	1.7	—	—
Combination plans:													
Reserve-ratio and benefit-ratio, South Dakota ⁶	2,071	1,507	72.8	84.1	15.9	—	19.8	61.0	3.2	.1	15.9	—	—
Pay-roll-variation and benefit-wage-ratio, New York.....	100,832	94,903	59.0	99.9	.1	—	—	63.1	25.4	11.4	.1	—	—
Pay-roll-variation and benefit-ratio, Montana.....	11,024	6,848	62.1	95.3	4.7	—	—	—	71.3	24.0	4.7	—	—

¹ Florida, Georgia, New Hampshire, Ohio, and Pennsylvania amended their experience-rating provisions and assigned new rate years to employers during the rate year; these data reflect the rates assigned for the latter part of the rate year. In Alaska, New York, and Washington, where rate variations are achieved through the use of tax-credit offsets, employer accounts are classified by rate for rate years beginning in 1947 on the assumption that each employer's taxable pay roll would remain the same as in 1946.

² Classified by type of plan in effect at end of 1947.

³ All rated and unrated accounts; excludes accounts newly subject after State cut-off dates for preparation of report.

⁴ Standard rate is 2.7 percent in all States except Michigan, where it is 3.0 percent.

⁵ Includes accounts assigned 2.8-percent rate in Michigan. See footnote 4.

⁶ Rated accounts are not assigned the standard rate of 3.0 percent in Michigan. See footnote 4.

⁷ Excludes accounts assigned 2.8-percent rate in Michigan. See footnotes 4 and 6.

⁸ Less than 0.05 percent.

⁹ Excludes voluntary contributions made during rate years beginning in 1947.

¹⁰ Data reflect rates assigned to employers for rate year beginning Oct. 1, 1946.

¹¹ Includes extra 0.5-percent tax payable by accounts eligible for rate modification whose 1946 pay rolls were \$50,000 or more and at least 20 percent greater than 1945 pay rolls.

TABLE 3.—Selected experience-rating data, by type of plan¹ and State, specified years, 1941-47

[Corrected to Apr. 7, 1948]

State	Date experience rating became effective	Maximum rate (percent) ¹	Minimum rate (percent) ¹	Percent of rated accounts with reduced rates ²						Average employer contribution rate (percent) ^{3,4}						Reduction in revenue (percent) ^{5,6}					
				1941 17 States	1942 34 States	1943 40 States	1945 45 States	1946 45 States	1947 50 States	1941 17 States	1942 34 States	1943 40 States	1945 45 States	1946 45 States	1947 50 States	1941 17 States	1942 34 States	1943 40 States	1945 45 States	1946 45 States	1947 50 States
Total, 51 States Total, States with experience rating				64.9	67.4	74.7	91.0	94.7	93.8	2.58	2.17	2.09	1.72	1.42	1.4	5	20	23	37	48	49
Reserve-ratio plan:																					
Arizona	Jan. 1942	3.6	1.0	42.7	55.7	83.4	92.6	90.4	90.4	2.51	2.33	1.94	1.69	1.6	1.6	7	14	28	37	40	40
Arkansas	Apr. 1942	2.7	.5	51.6	70.4	86.8	93.4	90.1	90.1	2.47	2.16	2.00	1.71	1.5	1.5	9	20	25	37	46	46
California	Jan. 1941	2.7	1.0	28.0	29.6	37.0	62.0	74.0	72.3	2.48	2.45	2.28	2.02	2.0	2.0	8	9	16	26	26	26
Colorado ⁷	Jan. 1942	3.6	.9	67.9	72.1	88.9	94.4	96.3	96.3	1.98	1.92	1.69	1.53	1.4	1.4	26	29	38	43	49	49
Dist. of Col.	July 1943	2.7	.1	90.0	94.7	96.6	97.0	97.0	97.0	1.71	1.71	.51	.52	.4	.4	37	81	81	81	86	86
Georgia	Jan. 1942	2.7	1.5	80.3	80.4	93.2	96.0	98.9	98.9	2.07	2.11	1.83	1.55	1.2	1.2	23	22	32	43	56	56
Hawaii	Apr. 1941	2.7	0	70.3	97.5	97.6	98.8	99.0	97.9	1.65	1.54	1.38	1.24	.82	1.0	39	43	49	54	70	64
Idaho	July 1943	2.7	1.1	65.6	83.9	91.9	91.9	91.4	91.4	2.53	2.22	2.09	2.0	2.0	2.0	6	18	22	27	27	27
Indiana ⁸	Jan. 1940	2.7	.1	36.6	57.4	66.0	86.1	94.0	92.0	2.29	1.91	1.97	1.62	.81	.5	15	29	27	40	70	80
Iowa ⁹	Jan. 1942	3.6	.9	65.9	72.6	89.2	92.4	90.1	90.1	1.85	2.20	1.96	1.30	1.4	1.4	31	18	28	42	49	49
Kansas	Jan. 1941	2.7	.7	49.1	42.3	72.0	92.9	95.4	97.0	2.07	2.20	2.09	2.01	1.51	1.2	23	19	23	26	44	56
Kentucky ¹⁰	do	2.7	0	16.4	36.6	72.7	76.4	73.4	77.8	2.32	2.19	1.99	1.51	1.6	1.6	1	14	19	30	44	44
Louisiana	Oct. 1945	2.7	.9	85.2	86.6	96.6	96.6	96.6	96.6	2.35	1.42	1.42	1.4	1.4	1.4	7	23	28	40	40	40
Maine	July 1943	2.7	0	78.2	90.2	93.6	98.7	98.7	98.7	1.52	1.68	1.93	1.17	1.3	1.3	44	38	29	57	53	53
Missouri ¹¹	Jan. 1942	4.1	0	81.5	81.6	89.3	94.0	93.1	93.1	1.52	1.68	1.93	1.17	1.3	1.3	44	38	29	57	53	53
Nebraska ¹²	Jan. 1940	2.7	.5	51.8	63.6	66.0	92.5	97.4	89.7	1.38	1.56	2.02	1.30	.99	1.3	49	42	25	52	63	51
Nevada	July 1945	2.7	.6	88.9	88.3	92.4	92.4	92.4	92.4	2.40	1.93	1.6	1.6	1.6	1.6	11	29	40	45	52	52
New Hampshire	Jan. 1941	2.7	1.5	46.5	61.2	66.9	86.1	90.6	95.3	2.54	2.38	2.21	1.65	1.48	1.3	6	12	18	39	45	52
New Jersey	Jan. 1942	3.6	.9	70.5	68.1	83.1	94.2	71.0	71.0	1.64	1.87	1.62	1.65	1.8	1.8	39	31	40	49	39	33
New Mexico	Jan. 1943	3.6	.9	58.0	60.6	84.7	91.3	92.1	92.1	2.17	2.17	2.02	1.83	1.8	1.8	19	20	25	32	33	33
North Carolina ¹³	Jan. 1943	2.7	.27	24.6	73.9	84.5	85.9	85.9	85.9	2.65	2.07	1.63	1.5	1.5	1.5	2	23	40	45	45	45
North Dakota	Jan. 1942	2.7	.5	67.7	74.7	90.4	94.5	93.0	93.0	1.95	1.86	1.54	1.40	1.4	1.4	28	31	25	48	47	47
Ohio ¹⁴	do	2.7	1.3	90.2	92.7	98.1	99.0	99.1	99.1	1.25	1.48	1.50	1.26	.8	.8	54	45	44	53	71	71
Oregon	July 1941	2.7	.5	83.7	45.3	60.7	85.4	90.2	82.5	2.65	2.41	2.31	1.98	1.73	1.8	2	11	14	27	36	35
South Carolina ¹⁵	Jan. 1942	3.6	.9	68.0	75.7	93.3	96.6	97.2	97.2	1.98	1.74	1.44	1.29	1.2	1.2	27	36	47	52	65	65
Tennessee	July 1944	2.7	.75	82.2	89.0	95.8	95.8	95.8	95.8	2.29	1.85	1.6	1.6	1.6	1.6	15	32	41	52	61	61
West Virginia	Jan. 1941	2.7	.5	53.8	64.6	85.6	94.7	96.7	94.9	2.42	2.14	1.76	1.40	1.24	1.3	10	21	35	48	54	53
Wisconsin ¹⁶	Jan. 1938	4.5	0	65.1	64.8	66.8	75.9	92.4	79.0	1.49	1.55	2.44	2.04	.54	.9	45	43	10	24	80	66
Benefit-wage-ratio plan:																					
Alabama	Apr. 1941	2.7	.5	79.4	87.1	95.2	99.0	99.9	99.2	2.08	1.59	1.42	1.17	1.1	1.0	23	41	47	57	71	63
Delaware	Jan. 1942	3.0	.2	95.2	96.8	100.0	100.0	100.0	99.7	.96	.79	.66	.73	.6	.6	64	71	76	73	78	78
Illinois	Jan. 1943	3.6	.5	80.2	89.9	97.1	97.8	97.8	97.8	1.53	1.47	.79	.8	.8	.8	43	46	71	70	70	70
Massachusetts	Jan. 1942	2.7	.5	75.1	79.5	96.0	98.7	95.4	95.4	1.52	1.28	.88	.88	1.1	1.1	44	33	38	67	60	60
Oklahoma	do	2.7	.5	75.3	80.1	98.2	99.6	98.1	98.1	1.69	1.80	1.28	1.01	1.0	1.0	37	33	53	62	63	63
Pennsylvania	Jan. 1944	2.7	.5	80.7	87.0	94.1	99.2	98.9	98.9	1.56	1.42	.92	.89	.9	.9	41	42	47	66	67	67
Texas	Jan. 1941	2.7	.5	80.7	87.0	94.1	99.2	98.9	98.9	1.60	1.56	1.42	.92	.89	.9	41	42	47	66	67	67
Virginia	do	2.7	1.0	90.0	88.4	92.6	99.8	100.0	100.0	1.75	1.59	1.80	1.16	1.18	1.2	35	41	44	57	56	57
Benefit-ratio plan:																					
Florida	Jan. 1942	2.7	1.1	68.5	70.9	94.6	98.4	98.4	98.4	2.27	2.33	2.18	1.77	1.2	1.2	16	14	19	34	56	56
Maryland	July 1943	2.7	.3	84.5	88.9	96.2	97.2	95.0	95.0	2.49	2.07	1.21	1.21	1.2	1.2	8	24	55	57	47	47
Michigan ¹⁷	Jan. 1942	4.0	1.0	87.5	87.3	80.3	95.1	91.7	91.7	1.95	2.29	2.22	1.64	1.3	1.3	24	28	15	18	39	52
Minnesota ¹⁸	Jan. 1941	3.25	.5	59.6	50.5	54.0	84.4	91.5	86.5	2.46	2.10	2.38	1.80	1.76	1.6	9	22	12	33	35	42
Vermont	do	2.7	1.0	34.8	65.6	95.9	99.0	99.5	99.5	2.66	1.93	1.44	1.42	1.0	1.0	2	29	47	47	63	63
Wyoming	Jan. 1942	3.5	.5	30.2	65.6	95.9	99.0	99.5	99.5	2.66	1.93	1.44	1.42	1.0	1.0	2	29	47	47	63	63
Pay-roll-variation plan:																					
Alaska	July 1947	2.7	(13)						97.1						2.1						23
Rhode Island	do	2.7	1.3						99.0						2.1						21
Utah	do	2.7	(19)						99.9						1.9						29
Washington	do	2.7	(18)						96.4						1.9						31
Compensable-separations plan:																					
Connecticut	Apr. 1941	2.7	.25	88.3	84.8	85.5	88.8	96.1	98.3	2.29	2.09	2.09	2.12	2.06	1.0	15	23	23	22	24	62
Combination plans:																					
Reserve-ratio and benefit-ratio, South Dakota ¹⁹	Jan. 1940	2.7	0	36.3	59.1	72.4	84.0	87.9	84.1	1.65	1.57	1.16	1.13	.93	1.0	39	42	57	58	60	64
Pay-roll-variation and benefit-ratio, New York	July 1945	2.7	(15)				99.9	99.9	99.9				1.99	1.78	2.1				26	34	21
Pay-roll-variation and benefit-ratio, Montana	Jan. 1947	2.7	1.0						95.3						1.8						23

¹ Type of plan and maximum and minimum rates in effect as of Dec. 31, 1947.² Computed on rate-year basis. Excludes effect of war-risk contributions.³ Computed on calendar-year basis.⁴ Preliminary estimates for 1947; 1947 data do not include effect of voluntary contributions collected from employers during the year. Effect of war-risk contributions included in rates for 1943, 1945, and 1946. See footnotes 6 and 8.⁵ Preliminary estimates for 1947. Percent shown for States represents difference between estimated yields at the average rate and at the standard rate as a percent of estimated yield at the standard rate. Includes effect of additional revenue under war-risk provisions.⁶ State law provides for voluntary contributions.⁷ Data reflect amended rates that became effective during the rate year.⁸ State law provided for war-risk contributions.⁹ Data reflect rates assigned to employers for rate year beginning Oct. 1, 1946.¹⁰ Effective Jan. 1, 1947, includes the additional 0.5-percent tax payable by rated accounts whose 1946 pay rolls were \$50,000 or more and at least 25 percent greater than 1945 pay rolls.¹¹ Alabama amended its law to include the war-risk contribution provision, effective Apr. 1, 1946.¹² Standard rate is 3.0 percent in Michigan; in all other States, 2.7 percent.¹³ No specified minimum rate; rate determined by the amount of surplus distributed each year.

States¹ where average rates for 1947 rose from less than 1 percent to the next category (1.0-1.49 percent), there was some increase in new employer unrated accounts (subject to 2.7-percent tax). In two of these States, Hawaii and Massachusetts, increase in the total volume of benefits from 1946 to 1947 also led to higher employer rates. For the rate range of 1.0-1.49 percent, there was a continuation of the shift from a higher to a lower rate class; 23 States in 1947

¹ Hawaii, Massachusetts, Nebraska, and South Dakota. Conversely, Ohio's average rate went down from 1.26 percent in 1946 to 0.8 percent in 1947.

fell in this group as compared with 14 in 1946. In contrast to the three States in 1941, no experience-rating State from 1945 through 1947 had average rates as high as 2.5 percent.

Average employer contribution rate ¹ (percent)	Number of experience-rating States					
	1941	1942	1943	1945	1946	1947
All rates.....	17	34	40	45	45	50
Less than 1.0.....	0	1	1	4	11	8
1.0-1.49.....	2	1	6	11	14	23
1.5-1.99.....	4	18	13	15	17	15
2.0-2.49.....	8	12	17	15	3	4
2.5 or more.....	3	2	3	0	0	0

¹ Includes effect of war-risk provisions on rates for years 1943-46; 1947 rates exclude effect of voluntary contributions made in that year.

TABLE 4.—Industrial distribution of active and rated accounts and employer contribution rates assigned under experience-rating provisions, 50 States, rate years beginning in 1947

[Corrected to Apr. 7, 1948]

Employer contribution rate ¹	Total	Mining	Contract construction	Manufacturing	Transportation, communication, and other public utilities	Wholesale and retail trade	Finance, insurance, and real estate	Service industries	Miscellaneous ²
Number of accounts									
Active accounts ³	1,170,987	17,314	95,320	148,090	30,733	429,015	70,480	205,344	13,844
Rated accounts ⁴	627,047	9,924	36,131	94,021	22,471	229,153	43,127	94,700	2,608
Rated as percent of active ⁵	53.1	57.3	37.9	63.5	73.2	53.4	61.2	46.1	18.8
Number with reduced rates ⁶	557,980	8,751	31,149	84,638	20,960	215,427	41,754	88,270	2,193
Percent of rated accounts with reduced rates ⁶	89.8	88.2	85.2	90.0	93.4	94.0	96.8	93.2	84.1
Rate assigned: ⁷									
0.0.....	11,128	190	691	2,054	430	4,939	1,111	1,666	41
0.1-0.9.....	307,868	5,501	17,356	49,479	12,451	136,671	29,669	55,429	1,312
1.0-1.8.....	147,344	2,545	10,473	27,697	6,851	63,034	9,915	26,165	664
1.9-2.6.....	26,838	509	2,629	5,409	1,254	10,783	1,069	5,019	176
2.7 ⁸	33,879	955	3,916	7,813	1,373	12,474	1,227	5,778	343
2.75-3.6.....	4,803	203	1,007	1,270	104	1,141	139	575	64
3.7-4.5.....	576	15	59	300	8	111	7	68	8
Percentage distribution of rated accounts by industry division									
Rate assigned: ⁷									
0.0.....	100.0	1.8	6.2	18.5	3.9	44.4	10.0	15.0	0.4
0.1-0.9.....	100.0	1.8	5.6	16.1	4.0	44.4	9.6	18.0	.4
1.0-1.8.....	100.0	1.7	7.1	18.8	4.6	42.8	6.7	17.8	.5
1.9-2.6.....	100.0	1.9	9.8	20.2	4.7	40.2	3.9	18.7	.7
2.7 ⁸	100.0	2.8	11.6	23.1	4.1	36.8	3.6	17.1	1.0
2.75-3.6.....	100.0	4.5	22.4	28.2	2.3	25.3	3.1	12.8	1.4
3.7-4.5.....	100.0	2.6	10.2	52.1	1.4	19.3	1.2	11.8	1.4
Percentage distribution of rated accounts by rate									
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Rate assigned: ⁷									
0.0.....	2.1	2.0	1.9	2.2	1.9	2.2	2.6	1.8	1.6
0.1-0.9.....	57.9	55.4	48.0	52.6	55.4	59.6	68.8	58.5	50.3
1.0-1.8.....	27.7	23.6	29.0	29.5	30.5	27.5	23.0	27.6	25.5
1.9-2.6.....	5.0	5.1	7.3	5.8	5.6	4.7	2.5	5.3	6.7
2.7 ⁸	6.4	9.6	10.8	8.3	6.1	5.4	2.8	6.1	13.2
2.75-3.6.....	.8	2.0	2.8	1.4	.5	.8	.3	.6	2.5
3.7-4.5.....	.1	.2	.2	.3	(⁹)	(⁹)	.1	.1	.3

¹ Percent of taxable pay roll.

² Agriculture, forestry, and fishing, and establishments not elsewhere classified.

³ Accounts for New York included only in total; distribution by industry not available.

⁴ Includes Michigan accounts assigned 2.9-percent rate. See footnote 6.

⁵ Excludes accounts for New York; distribution by industry not available.

⁶ Standard rate for all States except Michigan, where it is 3.0 percent. Latter rate included for comparability with other States.

⁷ Less than 0.05 percent.

The slight decrease in the average employer tax for the entire Nation, from 1.42 percent in 1946 to an estimated 1.4 percent for 1947, was caused primarily by the increase in the number of States with experience rating. For most States with experience rating in effect in 1946 and 1947, average rates for 1947 show a leveling-off of the trend toward markedly lower tax rates (table 1).

Increase in Unrated Accounts

Of the 1,180,000 active employer accounts in the 50 experience-rating States, slightly more than half or 627,000 were eligible for rate modification for rate years beginning in 1947 (table 2). During the preceding year, 65 percent of the accounts were eligible. Both economic and legal factors were responsible for the increase in unrated accounts in 1947. In addition to other experience-rating provisions of a State law, newly established firms must be in business and pay contributions for 3 to 5 years—depending on the State law—before they are eligible for a modified tax rate; during this preliminary period, such accounts are classified as "unrated." A number of States, including Arizona, California, Kansas, Vermont, and Wyoming, reported significant increases in new employer accounts because of general business expansion. Moreover, the extension of coverage to employers of one or more workers in California in 1946 was reflected in an increase of employer accounts from 55,100 to 158,600; as a result, 22 percent of the accounts were rated in 1947 as compared with 63 percent in the preceding year. Similarly, New Jersey's extension of coverage to employers of four or more workers in 1946 raised the number of employer accounts from 19,200 to 33,900 and reduced the percentage of rated employers from 82 in 1946 to 47 in 1947.

Almost all (93.8 percent) of the rated accounts in the 50 States received reductions from the 2.7-percent standard rate, 5.4 percent were assigned the standard rate, and 0.8 percent were taxed at penalty rates above 2.7 percent. Three out of 5 eligible employers paid at a rate of less than 1 percent.

Rate Variation by Type of Plan

As in earlier years, employers in the eight States using the benefit-wage-ratio⁸ system obtained lower rates, on the average, than employers in States that reduce rates under other types of experience rating. The average rate for employers under benefit-wage-ratio plans was 0.9 percent in 1947; contributions at that rate were therefore only one-third of the amount collectible at the standard rate. In the 28 reserve-ratio⁹ States and the six benefit-ratio¹⁰ States, the average rate for employers was 1.4 percent, the same as the estimated national average. Employers under reserve-ratio and benefit-ratio systems paid half the contributions which would have been due under the standard rate. The four pay-roll-variation States taxed employers at an average rate of 1.9 percent in 1947. Since these four plans did not become effective until July 1, employers were eligible for tax reductions during the second half of 1947 only, and their total contributions amounted to about three-fourths of the standard yield.

Of the six States with benefit-ratio plans, all but Michigan either maintained the same average rate as in 1946 or had a lower rate. Six of the eight States with benefit-wage-ratio plans had the same or lower rates, while the rates in the other two were higher (tables 2 and 3).¹¹ In both Alabama and Massachusetts the proportion of accounts with the 2.7-percent rate increased—from 0.1 to 0.8 percent in Alabama and from 1.3 to 4.6 percent in Massachusetts. The latter State reported that the upward trend in rates reflects the impact of heavy lay-offs following the end of the war. One reason for the same or lower rates in most of the benefit-ratio and benefit-wage-ratio States was that all but two of them

⁸ See footnote 5, page 5.

⁹ A reserve ratio is the ratio between all contributions credited to an employer's account minus all benefits debited to his account and his annual pay roll for a recent year or averaged over recent years.

¹⁰ See footnote 3, page 4.

¹¹ It should be noted that the data for 1943-46 in table 3, reflecting average contribution rates and percentage reduction in revenue due to experience rating, include war-risk taxes.

TABLE 5.—Average employer rate¹ for rated employers, by size of pay roll and industry, in 19 States, rate years beginning in 1947

[Corrected to Jan. 5, 1948]

Industry division	All rated accounts	Rated accounts with 12-month pay roll of—						
		Less than \$5,000	\$5,000- 9,999	\$10,000- 19,999	\$20,000- 49,999	\$50,000- 99,999	\$100,000- 999,999	\$1,000,000 and over
Arkansas								
Total, all industries	1.05	1.01	1.13	1.14	1.02	1.04	1.08	1.08
Mining	1.17	.95	1.33	1.23	.96	1.46	1.35	-----
Contract construction	1.27	1.17	1.42	1.30	1.33	1.40	.90	-----
Manufacturing	1.07	.99	1.05	1.13	1.01	1.15	1.15	1.06
Transportation, communication, and other public utilities	1.09	.97	1.24	1.17	1.14	1.15	1.06	1.13
Wholesale and retail trade	1.06	1.04	1.13	1.12	1.02	.89	.94	1.00
Finance, insurance, and real estate .....	.77	.78	.78	.77	.72	.67	.73	-----
Service industries	1.08	1.02	1.22	1.28	1.05	.99	1.03	-----
Miscellaneous ²	1.16	1.13	1.25	1.24	1.21	1.10	-----	-----
California								
Total, all industries	1.82	1.91	1.83	1.77	1.80	1.81	1.85	1.89
Mining	1.67	1.85	1.68	1.47	1.63	1.68	1.70	1.41
Contract construction	1.73	1.88	1.67	1.69	1.70	1.72	1.82	1.86
Manufacturing	1.97	2.21	2.06	1.90	1.93	1.90	2.00	2.11
Transportation, communication, and other public utilities	1.84	1.85	1.87	1.75	1.90	1.83	1.82	1.80
Wholesale and retail trade	1.81	1.92	1.86	1.81	1.79	1.70	1.75	1.64
Finance, insurance, and real estate	1.48	1.74	1.63	1.40	1.42	1.41	1.27	1.20
Service industries	1.86	1.88	1.83	1.79	1.88	1.89	1.96	1.96
Miscellaneous ²	1.93	2.03	1.80	1.85	1.88	2.37	2.00	2.70
Colorado								
Total, all industries	1.13	1.11	1.06	1.07	1.10	1.24	1.22	1.09
Mining	1.38	1.26	1.50	1.24	1.11	1.80	1.45	.90
Contract construction	1.43	1.73	1.29	1.61	1.24	1.47	1.43	1.80
Manufacturing	1.16	.96	1.22	1.14	1.08	1.26	1.20	1.04
Transportation, communication, and other public utilities	1.27	1.98	1.24	.99	1.25	1.38	1.24	1.35
Wholesale and retail trade	1.07	1.01	1.08	1.03	1.09	1.15	1.13	.90
Finance, insurance, and real estate	1.01	1.01	.96	.97	1.00	1.04	1.14	-----
Service industries	1.17	1.33	1.03	1.09	1.14	1.19	1.19	-----
Miscellaneous ²	1.41	-----	.90	.90	1.50	2.70	-----	-----
Connecticut								
Total, all industries	0.43	0.41	0.39	0.39	0.44	0.47	0.51	0.55
Mining .....	.37	.25	.25	.41	.31	.52	.65	-----
Contract construction .....	.54	.61	.58	.46	.53	.55	.60	.45
Manufacturing .....	.54	.58	.43	.50	.54	.66	.54	.59
Transportation, communication, and other public utilities .....	.39	.42	.40	.36	.40	.41	.44	.33
Wholesale and retail trade .....	.38	.37	.36	.37	.40	.42	.45	.51
Finance, insurance, and real estate .....	.30	.29	.32	.30	.30	.30	.31	.34
Service industries .....	.40	.45	.38	.37	.41	.40	.46	-----
Miscellaneous ² .....	.52	.50	.75	.57	.38	.44	.37	-----
District of Columbia								
Total, all industries	0.22	0.25	0.20	0.19	0.17	0.22	0.17	0.10
Mining .....	.10	.10	-----	-----	-----	-----	-----	-----
Contract construction .....	.41	.57	.44	.30	.25	.44	.36	-----
Manufacturing .....	.19	.23	.20	.20	.17	.16	.19	.10
Transportation, communication, and other public utilities .....	.27	.29	.18	.26	.24	.37	.31	.10
Wholesale and retail trade .....	.22	.27	.20	.20	.17	.15	.16	.10
Finance, insurance, and real estate .....	.19	.21	.15	.14	.13	.20	.12	.10
Service industries .....	.21	.23	.18	.16	.15	.20	.11	.10
Miscellaneous ² .....	.35	.27	.75	-----	.10	-----	-----	-----

See footnotes at end of table.

had higher taxable pay rolls in 1946 and five reduced the minimum contribution rate.

More than half the accounts in the benefit-wage-ratio and benefit-ratio groups and almost half of those in the reserve-ratio States were eligible for rate variation. In the benefit-wage-ratio group, 97 percent of the rated employers paid contributions at less than the standard rate—81 percent paying less than 1 percent—and 0.4 percent paid penalty rates. In the benefit-ratio group, with 94 percent of the rated employers subject to below-standard tax rates, 56 percent paid contributions at less than 1 percent, and 4 percent paid above-standard rates.

In eight of the 28 States with reserve-ratio systems, the average contribution rate went up in 1947; in the remaining 20 States the averages remained constant or went down. The peak benefits paid in 1946, which were reflected in 1947 rates, were a primary factor in this increase. In addition, seven of the eight States with higher rates had increases in taxable pay rolls in 1946. Under the reserve-ratio system, an increasing pay roll tends to increase individual employer rates because the employer's individual reserve ratio (excess of contributions over benefits divided by pay roll) is lowered by reason of the larger denominator. Of the eligible reserve-ratio group, 88 percent paid contributions at less than the 2.7-percent rate, 11 percent paid the standard tax, and 1 percent paid penalty rates.

More than half the employers in the four States with newly enacted pay-roll-variation plans were eligible for reduced rates for the second half of 1947. While almost all (97.3 percent) of the eligible accounts in these States were taxed at rates below the standard, only 15 percent received rates of less than 1 percent; more than three-fourths were assigned rates in the 1.0–1.8 percent range, and 3 percent paid the standard tax. Since the legal maximum in all four States is 2.7 percent, no penalty rates are possible.

The increase in the average rate in New York from 1.78 percent in 1946 to 2.1 percent in 1947 is explained by the fact that during the third quarter of 1947 all employers had to pay the standard 2.7-percent rate.

TABLE 5.—Average employer rate¹ for rated employers, by size of pay roll and industry, in 19 States, rate years beginning in 1947—Continued

[Corrected to Jan. 5, 1948]

Industry division	All rated accounts	Rated accounts with 12-month pay roll of—						
		Less than \$5,000	\$5,000-9,999	\$10,000-19,999	\$20,000-49,999	\$50,000-99,999	\$100,000-999,999	\$1,000,000 and over
Florida								
Total, all industries.....	0.24	0.22	0.27	0.24	0.23	0.23	0.28	0.22
Mining.....	.21	.57	.28	.10	.11	.10	.24	.10
Contract construction.....	.18	.37	.16	.17	.14	.15	.19	.10
Manufacturing.....	.30	.33	.30	.25	.27	.27	.39	.27
Transportation, communication, and other public utilities.....	.17	.25	.17	.15	.20	.17	.13	.11
Wholesale and retail trade.....	.26	.19	.29	.26	.23	.30	.30	.11
Finance, insurance, and real estate.....	.14	.13	.24	.13	.13	.13	.12	-----
Service industries.....	.23	.20	.24	.26	.22	.18	.22	.10
Miscellaneous ¹.....	.22	.28	.30	.11	.11	.12	.10	-----
Georgia								
Total, all industries.....	0.75	0.64	0.70	0.75	0.76	0.80	0.79	0.62
Mining.....	.70	.60	.67	.94	.68	.61	.77	-----
Contract construction.....	.85	.80	.95	.89	.86	.85	.80	-----
Manufacturing.....	.79	.63	.72	.75	.81	.86	.84	.61
Transportation, communication, and other public utilities.....	.83	1.03	.73	.90	.77	.88	.86	.75
Wholesale and retail trade.....	.71	.61	.68	.73	.74	.77	.73	.65
Finance, insurance, and real estate.....	.89	.59	.60	.61	.58	.60	.58	.50
Service industries.....	.77	.70	.75	.80	.77	.78	.76	.50
Miscellaneous ²	1.00	.60	.83	1.06	1.25	.83	-----	-----
Illinois								
Total, all industries.....	0.71	0.99	0.81	0.71	0.65	0.65	0.66	0.69
Mining.....	1.39	1.42	1.35	1.63	1.35	1.35	1.38	.66
Contract construction.....	1.23	2.10	1.82	1.23	.98	.99	1.06	1.65
Manufacturing.....	.71	1.17	.97	.74	.71	.66	.66	.72
Transportation, communication, and other public utilities.....	.61	.72	.65	.66	.61	.57	.53	.50
Wholesale and retail trade.....	.63	.76	.72	.65	.58	.58	.56	.52
Finance, insurance, and real estate.....	.58	.65	.63	.58	.55	.53	.52	.50
Service industries.....	.65	.93	.71	.66	.60	.58	.59	.50
Miscellaneous ³.....	.71	.88	1.01	.66	.67	.64	.62	-----
Iowa								
Total, all industries.....	1.37	1.30	1.29	1.30	1.41	1.44	1.41	1.11
Mining.....	2.28	2.78	2.65	2.36	2.10	1.74	2.60	-----
Contract construction.....	2.03	2.09	1.95	2.00	2.03	2.08	2.07	1.80
Manufacturing.....	1.36	1.77	1.18	1.24	1.37	1.41	1.41	1.07
Transportation, communication, and other public utilities.....	1.23	.95	1.02	1.25	1.45	1.32	1.02	.90
Wholesale and retail trade.....	1.29	1.26	1.24	1.24	1.33	1.40	1.33	1.35
Finance, insurance, and real estate.....	1.16	1.12	1.17	1.16	1.18	1.16	1.09	.90
Service industries.....	1.39	1.54	1.26	1.36	1.42	1.35	1.41	-----
Miscellaneous ⁴	1.49	.90	1.08	1.20	1.08	1.62	1.58	-----
Massachusetts								
Total, all industries.....	0.85	0.91	0.86	0.81	0.81	0.83	0.89	0.87
Mining.....	.62	.62	.50	.50	.61	.56	.90	-----
Contract construction.....	1.02	1.28	1.06	.93	.95	1.02	.88	1.44
Manufacturing.....	.98	1.14	.95	.92	.98	.98	1.02	.93
Transportation, communication, and other public utilities.....	.84	.99	.91	.85	.81	.73	.78	.55
Wholesale and retail trade.....	.80	.88	.85	.80	.74	.70	.69	.72
Finance, insurance, and real estate.....	.64	.74	.65	.63	.61	.56	.53	.54
Service industries.....	.80	.86	.84	.76	.75	.76	.72	.50
Miscellaneous ⁵	1.00	1.24	1.14	.86	.76	.86	.50	-----

See footnotes at end of table.

Rate Modification by Industry

The expansion of business in every industrial category, which increased the percentage of unrated accounts from 35 in 1946 to 47 in 1947¹² (table 4), was most marked in contract construction. The increase in new business in this industry more than doubled the number of unrated accounts, from 27,357 in 1946 to 59,198 in 1947. The total number of active accounts in construction showed a 62-percent increase—from 58,963 to 95,329.

The effect of lower rate schedules legislated in a number of States is shown by the large cluster of accounts paying less than 1 percent in 1947; 3 out of 5 employers had rates of less than 1 percent in 1947 as compared with about 2 out of 5 in 1946.

Firms with above-standard rates went down from 6,916 in 1946 to 5,079 in 1947, or 27 percent. However, there was a shift among industries in the relative incidence of the penalty rates. Of all firms paying at above-standard rates during 1947, 21 percent were in construction and 31 percent in manufacturing, as compared with 27 and 23 percent, respectively, during 1946. In manufacturing, the number of firms assessed above-standard rates remained almost constant in the 2 years—1,585 in 1946 and 1,570 in 1947. In construction, however, the number dropped substantially, from 1,839 to 1,066.

Two factors—the legal provisions for tax modification and the type of industry—affected the rates assigned to employers. As in the past, a stable industry with a fairly constant work force—finance, insurance, and real estate, for example—usually enjoyed the lowest average rate for all industrial categories. In 17 of the 19 States shown in table 5, companies engaged in finance, insurance, or real estate paid the lowest average tax—below 1 percent in two-thirds of the States. Wholesale and retail trade firms tied with finance for the lowest rate in one State, and mining employers ranked lowest in two States.

As in previous years, the highest average tax was assigned to seasonal

¹² Accounts for New York are included only in the totals in table 4, since distribution by industry is not available.

TABLE 5.—Average employer rate¹ for rated employers, by size of pay roll and industry, in 19 States, rate years beginning in 1947—Continued

[Corrected to Jan. 5, 1948]

Industry division	All rated accounts	Rated accounts with 12-month pay roll of—						
		Less than \$5,000	\$5,000-9,999	\$10,000-19,999	\$20,000-49,999	\$50,000-99,999	\$100,000-999,999	\$1,000,000 and over
Minnesota								
Total, all industries	0.03	0.71	0.93	1.01	1.27	1.45	1.40	1.42
Mining	1.65	.91	.69	1.79	1.83	1.79	2.12	2.38
Contract construction	1.62	1.33	1.49	1.70	1.93	2.07	2.05	.80
Manufacturing	1.19	.89	.90	.96	1.29	1.50	1.36	1.37
Transportation, communication, and other public utilities	1.09	.88	1.01	1.10	1.20	1.32	1.16	1.25
Wholesale and retail trade	.92	.73	.90	1.01	1.21	1.38	1.45	1.64
Finance, insurance, and real estate	.69	.63	.79	.66	.86	.86	.86	.94
Service industries	.75	.62	.84	.89	1.25	1.25	1.36	.75
Miscellaneous ²	.99	.75	1.71	1.17	1.61	.50	1.45	-----
Missouri								
Total, all industries	1.07	0.93	0.96	1.00	1.09	1.13	1.18	1.17
Mining	1.70	1.16	1.54	1.92	2.02	1.57	1.44	-----
Contract construction	1.45	1.78	1.42	1.26	1.43	1.39	1.46	1.35
Manufacturing	1.16	1.00	.99	1.08	1.10	1.18	1.24	1.26
Transportation, communication, and other public utilities	1.21	.66	.98	1.03	1.39	1.38	1.15	.97
Wholesale and retail trade	.97	.69	.90	.96	1.03	1.02	1.02	1.11
Finance, insurance, and real estate	.79	.85	.74	.76	.77	.83	.91	.64
Service industries	1.14	1.16	1.09	1.07	1.15	1.16	1.22	.90
Miscellaneous ²	1.21	.49	1.01	1.52	1.32	.90	1.58	-----
Montana								
Total, all industries	1.58	1.63	1.49	1.54	1.53	1.59	1.57	1.50
Mining	1.82	1.85	1.73	1.99	1.65	1.92	1.58	1.50
Contract construction	1.81	1.91	1.76	1.67	1.75	2.07	1.80	-----
Manufacturing	1.67	1.79	1.66	1.55	1.64	1.56	1.60	-----
Transportation, communication, and other public utilities	1.61	1.74	1.56	1.50	1.56	1.50	1.50	-----
Wholesale and retail trade	1.54	1.61	1.45	1.50	1.43	1.43	1.49	-----
Finance, insurance, and real estate	1.50	1.52	1.40	1.51	1.63	1.77	1.67	-----
Service industries	1.59	1.63	1.49	1.51	1.49	1.54	1.50	-----
Miscellaneous ²	1.93	1.90	-----	2.00	2.00	-----	-----	-----
New Jersey								
Total, all industries	1.74	1.67	1.70	1.65	1.71	1.83	1.83	1.69
Mining	1.35	2.25	.90	1.13	1.37	1.54	1.26	.90
Contract construction	1.98	2.26	2.07	1.95	1.93	1.97	1.86	2.10
Manufacturing	1.93	1.93	1.95	1.95	1.89	2.04	1.92	1.72
Transportation, communication, and other public utilities	1.63	1.44	1.49	1.52	1.71	1.61	1.67	1.75
Wholesale and retail trade	1.55	1.61	1.55	1.52	1.55	1.56	1.60	1.37
Finance, insurance, and real estate	1.24	1.25	1.39	1.24	1.21	1.18	1.22	1.20
Service industries	1.72	1.57	1.70	1.63	1.73	1.85	1.93	1.46
Miscellaneous ²	2.39	1.60	2.30	2.48	2.67	2.40	1.95	-----
Ohio								
Total, all industries	0.51	0.50	0.52	0.52	0.52	0.50	0.49	0.47
Mining	.70	.64	.81	.66	.79	.64	.63	.49
Contract construction	.63	.83	.65	.64	.61	.63	.55	.40
Manufacturing	.51	.56	.51	.51	.62	.50	.60	.49
Transportation, communication, and other public utilities	.51	.48	.54	.54	.52	.47	.48	.55
Wholesale and retail trade	.51	.49	.53	.53	.50	.46	.44	.37
Finance, insurance, and real estate	.37	.38	.37	.37	.38	.38	.37	.33
Service industries	.52	.50	.51	.52	.53	.52	.48	.45
Miscellaneous ²	.62	.33	.42	.54	.51	.44	.68	-----

See footnotes at end of table.

industries in most States.¹³ In nine of the 19 States in table 5, construction firms were rated highest, with average employers in this industry in four States paying a tax below 1 percent. Mining companies were assessed the top average rate in seven States, with rates below 1 percent in two of the seven. The average manufacturing firm in California and Florida was assigned the highest average rate, while in Connecticut the average manufacturing and construction firms were tied for the highest rate.

The extreme variation in average rates among the States is illustrated in the following examples. The average manufacturing firm in Florida paid a tax of 0.30 percent, which was the highest average rate in that State but only slightly more than half the lowest average rate in Texas—the 0.55 percent assigned to trade employers. Similarly, in Montana the average financial firm paid the lowest rate—1.5 percent—but that rate was more than twice the highest tax—0.70 percent—assigned the average mining firm in Ohio.

Similar State-to-State variations occur in average rates for employers in the same industry, chiefly because of differing statutory provisions. Finance, insurance, and real estate firms had the lowest tax in 17 of the 19 States in the sample. A financial firm in Florida, however, paid a tax of only 0.14 percent while its competitors in California and Montana were assessed ten times that figure, or 1.48 and 1.50 percent, respectively. In 14 other States the tax fell between these levels, as shown below:

State	Average rate for finance, insurance, and real estate industry (percent)	State	Average rate for finance, insurance, and real estate industry (percent)
Florida.....	0.14	Arkansas.....	0.77
Connecticut.....	.30	Missouri.....	.79
Ohio.....	.37	Colorado.....	1.01
Texas.....	.55	Iowa.....	1.16
Pennsylvania.....	.56	New Jersey.....	1.24
Illinois.....	.58	Oregon.....	1.25
Georgia.....	.59	California.....	1.48
Minnesota.....	.69	Montana.....	1.50
Wisconsin.....	.75		

¹³ The miscellaneous category is not included in the analysis of average tax rates.

Rate Modification by Size of Firm

While specific relationships between a company's size and its average rate are not evident for all States, it is noteworthy that in eight States the

largest firms were clustered at the lowest rate level and in three States the smallest businesses enjoyed the lowest taxes. In another eight States the smallest firms were concentrated

TABLE 5.—Average employer rate¹ for rated employers, by size of pay roll and industry, in 19 States, rate years beginning in 1947—Continued

[Corrected to Jan. 5, 1948]

Industry division	All rated accounts	Rated accounts with 12-month pay roll of—						
		Less than \$5,000	\$5,000-9,999	\$10,000-19,999	\$20,000-49,999	\$50,000-99,999	\$100,000-999,999	\$1,000,000 and over
Oregon								
Total, all industries	1.62	1.32	1.56	1.64	1.69	1.67	1.66	1.55
Mining.....	1.47	1.23	1.43	1.41	1.72	1.17	1.80	.....
Contract construction.....	1.84	1.37	1.86	1.93	1.97	1.81	1.81	2.70
Manufacturing.....	1.70	1.44	1.61	1.70	1.75	1.79	1.69	1.58
Transportation, communication, and other public utilities.....	1.60	1.15	1.47	1.68	1.65	1.68	1.72	1.30
Wholesale and retail trade.....	1.58	1.29	1.57	1.63	1.67	1.56	1.50	1.46
Finance, insurance, and real estate.....	1.25	1.11	1.20	1.29	1.29	1.26	1.37	1.50
Service industries.....	1.65	1.39	1.60	1.69	1.70	1.72	1.79	.....
Miscellaneous ²	1.43	1.07	1.21	1.33	1.77	1.40	1.50	.....
Pennsylvania								
Total, all industries	0.63	0.68	0.62	0.57	0.56	0.57	0.58	0.66
Mining.....	.77	.78	.85	.79	.79	.75	.68	.61
Contract construction.....	.69	.83	.69	.61	.63	.58	.61	.82
Manufacturing.....	.63	.71	.64	.60	.60	.61	.61	.73
Transportation, communication, and other public utilities.....	.64	.74	.67	.58	.56	.56	.54	.62
Wholesale and retail trade.....	.62	.69	.61	.55	.52	.52	.52	.63
Finance, insurance, and real estate.....	.56	.59	.53	.52	.51	.51	.51	.51
Service industries.....	.62	.65	.60	.56	.53	.53	.53	.72
Miscellaneous ².....	.72	.71	.80	.63	.73	.55	.50	.50
Texas								
Total, all industries	0.58	0.76	0.60	0.58	0.54	0.55	0.55	0.57
Mining.....	.60	.80	.60	.58	.57	.56	.56	.50
Contract construction.....	.63	.97	.68	.61	.55	.55	.55	.62
Manufacturing.....	.62	.86	.69	.65	.58	.61	.60	.66
Transportation, communication, and other public utilities.....	.59	.91	.75	.63	.51	.57	.53	.50
Wholesale and retail trade.....	.55	.66	.58	.56	.52	.53	.51	.51
Finance, insurance, and real estate.....	.55	.80	.57	.54	.50	.50	.50	.50
Service industries.....	.57	.76	.58	.58	.53	.53	.52	.50
Miscellaneous ².....	.77	.98	.80	.79	.83	.50	.67	.....
Wisconsin								
Total, all industries	1.06	0.59	0.88	1.07	1.21	1.36	1.15	0.63
Mining.....	1.30	1.12	.40	1.24	1.37	1.38	1.93	0
Contract construction.....	1.62	.70	1.22	1.64	1.78	2.15	2.12	.....
Manufacturing.....	.91	.41	.69	.81	1.02	1.12	.93	.54
Transportation, communication, and other public utilities.....	1.05	.43	.94	1.05	1.24	1.09	1.18	.86
Wholesale and retail trade.....	1.05	.49	.83	1.08	1.21	1.44	1.37	1.09
Finance, insurance, and real estate.....	.75	.28	.53	.76	.84	1.14	1.09	1.00
Service industries.....	1.11	.86	1.13	1.11	1.17	1.39	1.20	2.10
Miscellaneous ²	1.21	.74	.38	.93	1.23	3.20	2.80	.....

¹ Computed by weighting the different rates by number of accounts assigned these rates. The average rates used in this table assign equal importance to all employers, regardless of size, and represent the rate of the average employer.

² Agriculture, forestry, and fishing, and establishments not elsewhere classified.

TABLE 6.—Effect of war-risk tax provisions on employer contribution rates and revenue, 1943-46

[Based on data reported by State agencies; corrected to Jan. 12, 1948]

Year	Average employer contribution rate (percent)		Reduction in revenue under "normal" experience-rating provisions		Additional revenue from war-risk contributions ²		Net reduction in revenue	
	Excluding war-risk contributions ¹	Including war-risk contributions	Amount (in thousands)	Percent	Amount (in thousands)	As percent of contributions under "normal" experience-rating provisions	Amount (in thousands)	Percent
All States:								
1943.....	2.04	2.09	\$401,212	25	\$32,549	3	\$368,663	23
1944.....	1.80	1.93	561,004	34	75,567	7	485,437	30
1945.....	1.59	1.71	654,193	41	67,844	7	586,349	37
1946.....	1.41	1.42	829,517	48	8,028	1	\$21,489	48
All experience-rating States:								
1943.....	1.77	1.85	401,212	35	32,549	4	368,663	32
1944.....	1.59	1.74	561,004	42	75,567	10	485,437	37
1945.....	1.55	1.67	654,193	43	67,844	8	586,349	39
1946.....	1.36	1.38	829,517	50	8,028	1	\$21,489	49
All war-risk States:								
1943.....	1.58	1.88	124,284	41	32,549	18	91,735	31
1944.....	1.43	1.90	199,268	46	75,567	33	123,701	29
1945.....	1.28	1.69	237,172	53	67,844	32	169,328	37
1946.....	1.17	1.28	107,288	57	8,028	10	99,260	52

¹ Average employer contribution rate represents actual ratio (percent) of employer contributions (adjusted to exclude estimated additional contributions from war-risk provisions) to taxable wages.

² Estimated increase in revenue over amount collectible on taxable wages in absence of war-risk contribution provisions.

in the top tax bracket. In 11 States, however, there was a dispersion of either highest or lowest rates, or both, among various pay-roll groups.

Employers with wage bills of \$1 million or more ranked lowest on the tax scale in four of the eight industry divisions in Georgia, Iowa, and New Jersey; in five industry divisions in the District of Columbia, Florida, Illinois, and Texas; and in six industry divisions in Ohio.

On the other hand, firms with the smallest pay rolls—less than \$5,000—paid the top average rate in four of the eight industry divisions in Iowa, Montana, and Pennsylvania; in five industry divisions in California, the District of Columbia, and Massachusetts; in six industry divisions in Illinois; and in seven industry divisions in Texas. However, companies with equally small pay rolls in Minnesota (in five industry divisions) and in Oregon and Wisconsin (in six industry divisions) were taxed at the lowest average rates for all firms in their respective States. The top tax in Wisconsin for five industry divisions is concentrated at the \$50,000–\$99,999 pay-roll range.

Many factors, in addition to economic activity, may be responsible

for the tax position of a majority of the largest or smallest firms in the States shown in table 5. Moreover, so many variables influence the rate structure that the same factor may exist in two States that have exactly opposite relationships of taxes to size of firm as measured by pay roll.

Other factors that may influence rate assignment are size-of-firm coverage provisions, the type of experience-rating formula, the size of the employer reserve required for reduced rates, the legal provisions for non-charging of benefits, the disqualification provisions, and the conditions under which voluntary contributions may be made.

For example, of the eight States in which the smallest employers pay the highest average tax in most industries, employers of one to six workers are subject to coverage in six States (California, the District of Columbia, Illinois, Massachusetts, Montana, and Pennsylvania). Turn-over among firms with one to six employees is likely to be frequent and have a far greater effect, percentage-wise, on the benefit accounts of those employers than among firms with million-dollar pay rolls.

Four of these eight States—the District of Columbia, Illinois, Massachusetts, and Pennsylvania—make no provision for noncharging of benefits to a former employer's account in special circumstances, such as when benefit awards are reversed as the result of employer appeals, when interstate claims are paid, or when the employee quits voluntarily or is discharged for misconduct.

On the other hand, five States—Florida, Georgia, Iowa, New Jersey, and Ohio—where the largest firms received the lowest average rates in most industries, do not charge benefits to the former employers' accounts in one or all of the situations listed above, thus possibly giving the largest employers an advantage in obtaining low rates.

War-Risk Contributions in 1946

During 1946, five States—Alabama,¹⁴ Florida, Georgia, Ohio, and Oklahoma—of the 12 that had war-risk provisions in effect in 1945 continued to collect the special war-risk taxes.¹⁵ The additional rates were imposed on the assumption that employers whose pay rolls increased substantially during the war would probably lay off large numbers of workers at the end of the war and cause a severe drain on the unemployment trust funds. The provisions were designed, therefore, to collect additional contributions from such employers when they were best able to make such payments.

Wisconsin's repeal of its war-risk provision was effective in 1946, but it kept its special 0.5-percent postwar-reserve tax, making it a regular part of its rate structure for the 1947 rate year.¹⁶ This tax was assessed on firms that were eligible for rate variation and whose taxable pay roll in 1946 was

¹⁴ The war-risk tax was repealed after the first quarter of 1947.

¹⁵ The seven States that terminated their war-risk taxes after 1945 were Illinois, Iowa, Kansas, Maryland, Minnesota, Missouri, and Wisconsin. For a discussion of war-risk laws during 1944, see the *Bulletin*, May 1944, pp. 2-8. For an analysis of 1943 and 1944 war-risk operations see the September 1946 issue, pp. 9-15. For a discussion of 1945 war-risk provisions, see *Employment Security Activities*, January 1947, pp. 43-49.

¹⁶ The special provision was then repealed as of January 1, 1948.

TABLE 7.—Number and percent of employer accounts assessed war-risk taxes and effect of war-risk provisions on employer contribution rates and revenue, 5 States, 1946

(Based on data reported by State agencies; corrected to Jan. 12, 1948)

State	All active accounts	War-risk accounts		Average employer contribution rate (percent)		Reduction in revenue under "normal" experience-rating provisions		Additional revenue from war-risk contributions ²		Net reduction in revenue	
		Number	Percent	Excluding war-risk contributions ¹	Including war-risk contributions	Amount (in thousands)	Percent	Amount (in thousands)	As percent of contributions under "normal" experience-rating provisions	Amount (in thousands)	Percent
All States				1.41	1.42	\$629,517	48	\$8,028	1	\$821,489	48
All experience-rating States	865,118	10,219	1.2	1.36	1.38	\$29,517	50	8,028	1	\$21,489	49
All war-risk States	82,708	10,219	12.3	1.17	1.28	107,288	57	8,028	10	99,260	52
Alabama ³	6,536	99	1.5	.76	.80	12,829	72	216	4	12,613	71
Florida	8,529	2,543	29.8	1.39	1.77	8,654	49	2,513	27	6,141	34
Georgia	8,974	33	.4	1.55	1.55	9,292	43	27	(1)	9,265	43
Ohio	52,230	6,483	12.0	1.16	1.26	67,622	57	4,449	9	63,174	53
Oklahoma	6,499	1,061	16.0	.84	1.01	8,896	69	823	20	8,067	62

¹ Average employer contribution rate represents actual ratio (percent) of employer contributions (adjusted to exclude estimated additional contributions from war-risk provisions) to taxable wages.

² Estimated increase in revenue over amount collectible on 1946 taxable wages in absence of war-risk contribution provisions.

³ Amount of war-risk contributions estimated. Contributions were payable during first quarter of 1946 only.

⁴ Less than 0.5 percent.

\$50,000 or more and at least 20 percent more than the 1945 pay roll. If an employer had no pay roll in 1945 or 1946, his reserve ratio was computed on the basis of his most recent pay roll, with a 1-percent minimum tax. In 1947, 1,663 employers, or 1 out of every 10 subject employers, paid the special tax.

In 1947 the Florida Legislature enacted an amendment allowing the State Industrial Commission to recompute rates and credit any excess on future tax payments for certain employers who had paid war-risk taxes in 1943-46. The affected employers were those who, during 1939 (the base for the computation of war-risk taxes), had paid wages not for regular "commercial operations" but rather for preliminary organization of the businesses and whose 1946 taxable pay rolls were more than 50 percent of their highest taxable pay rolls in any one of the years 1943-45.

During the 4 years that war-risk provisions were in effect, the 12 war-risk States collected \$184 million in additional revenue from this special tax. The largest special collections were received in 1944, when employers in 10 States paid \$75.6 million, or 7 percent of the "normal" contributions.

"Normal" revenue represents the amount of contributions due under the experience-rating systems assuming that

About half as many accounts were covered by war-risk laws in 1946 as in the preceding year. These 10,200 accounts paid only \$8 million in special contributions, a drop of \$59.8 million from the 1945 amount (table 6). This decrease was due partly to the termination of the tax in several of the States as well as to the fact that many firms were either dissolved or so reduced in size that they were no longer liable for the war-risk tax. Of the five States that collected the special contribution, only Ohio taxed employers on their total pay roll; the other four assessed the tax on that part of the pay roll in excess of a stated amount or percentage. For all five States the \$8 million in additional revenue represented one-tenth of the amount collected under "normal" experience rating; in 1945 the war-risk revenue represented one-third of "normal" experience-rating contributions.

The effect of war-risk taxes in 1946 on the average employer contribution rate for the country as a whole was negligible, increasing the rate from 1.41 percent to 1.42 percent. For the 45 experience-rating States the increase was only slightly greater, from

1.36 percent to 1.38 percent. For the five war-risk States, on the other hand, there was an increase from 1.17 percent to 1.28 percent. In these States the reduction in revenue under "normal" experience-rating provisions would have been 57 percent; the collection of war-risk taxes resulted in a net reduction of 52 percent. For all States combined, the percentage reduction in revenue (48 percent) effected by experience rating in 1946 was unchanged by war-risk contributions, while for the experience-rating States a 49-percent reduction was credited to employers in place of the 50-percent "normal" reduction.

Effect of War-Risk Tax Among the States

Effect of War-Risk Tax Among the States

Florida had the largest proportion of employers covered by war-risk provisions in 1946—almost 1 out of every 3 active accounts (table 7). The State's high percentage of coverage was due primarily to the inclusion of small firms (excluded in some States); also, pay-roll increases were measured against 1939 wages—a year of low wage levels. The average employer rate in the State was raised from 1.39 percent to 1.77 percent by the wartime tax, which yielded \$2.5 million in additional revenue. Conversely, in Georgia, only 0.4 percent

(Continued on page 19)

Notes and Brief Reports

Assistance Payments in Relation to Federal Maximums

For the second time in 2 years the maximum assistance payments in which the Federal Government will participate have been increased and the formula for determining the extent of Federal participation in the payments has been revised. The first increase was effective in October 1946, when Federal maximums were raised from \$40 to \$45 a month for old-age assistance and aid to the blind and from \$18 for the first child and \$12 for each additional child to \$24 and \$15, respectively, for aid to dependent children. The second increase begins on October 1, 1948. Federal maximums will then be \$50 a month for an aged or blind person and \$27 for the first child and \$18 for each additional child in a family of dependent children. These increases were made to enable States to make larger payments to recipients and thus compensate for higher living costs.

In September 1946, before the 1946 amendments became effective, about one-third of the payments for old-age assistance and aid to the blind and almost three-fourths of the payments for aid to dependent children were at or above the Federal maximums applicable in that month. In October 1947, a year after the maximums were raised, approximately the same proportion of recipients of old-age assistance and aid to the blind received payments at or above the new maximums, whereas two-thirds of the payments for aid to dependent children were at or above the maximums.

The clustering of payments in all three programs at the Federal maximums in some States and the substantial proportion of payments above these maximums in others seem to indicate that, in spite of the increases provided by the 1946 amendments, the maximum payments could not meet the needs of a large number of recipients, according to agency standards in effect in October 1947. In most States, therefore, some payments in

all three programs were above the Federal maximums. Nineteen States, however, made no payments for old-age assistance in excess of these maximums; 18 States made no such payments for aid to the blind; and 15 States made none for aid to dependent children. The following tabulation shows the proportions of payments at the Federal maximums in those States in October 1947.

Proportion of payments at Federal maximums	Number of States		
	Old-age assistance	Aid to the blind	Aid to dependent children
Total.....	19	18	15
No payments at Federal maximums.....	6	4	6
Some payments at Federal maximums:			
Less than 25 percent.....	9	10	0
25-49.9 percent.....	3	2	4
50-74.9 percent.....	1	2	2
75-100 percent.....	0	0	3

With few exceptions, the States that made no payments above the Federal maximums were those whose 1946 per capita income was below the national average, and most of them ranked among the lowest third.

In old-age assistance, six States—Delaware, Kentucky, Maine, Mississippi, Missouri, and South Carolina—made no payments at the Federal maximum. All but Missouri had State maximums lower than the Federal maximum of \$45. Missouri had a statutory maximum of \$45, but its effective maximum was only 90 percent of this amount because a shortage of funds had forced a percentage cut in payments. The four States that made no payments for aid to the blind at the Federal maximum were Kentucky, Maine, Mississippi, and South Carolina—all with maximums lower than the Federal limitation. Of the six States that made no payments for aid to dependent children at the Federal maximums, three—Kentucky, Mississippi, and South Carolina—had lower State maximums. Alaska, Missouri, and Texas had maximums as high as or higher than the Federal maximums, but a cut in payments due to shortage of funds had resulted in

effective maximums that were lower than the Federal maximums.

Some payments were larger than the Federal maximums for old-age assistance in 32 of the 51 States; for aid to the blind, in 29 of the 47 States with approved plans under the Social Security Act; and for aid to dependent children, in 35 of the 50 States. The proportion of payments over the maximums varied among these States from a fraction of 1 percent to 96 percent, but in most of them the proportion of such payments was substantial, as is shown in the following tabulation.

Proportion of payments above Federal maximums	Number of States		
	Old-age assistance	Aid to the blind	Aid to dependent children
Total.....	32	29	35
Less than 25 percent.....	13	7	2
25-49.9 percent.....	11	14	2
50-74.9 percent.....	4	6	5
75-100 percent.....	4	3	26

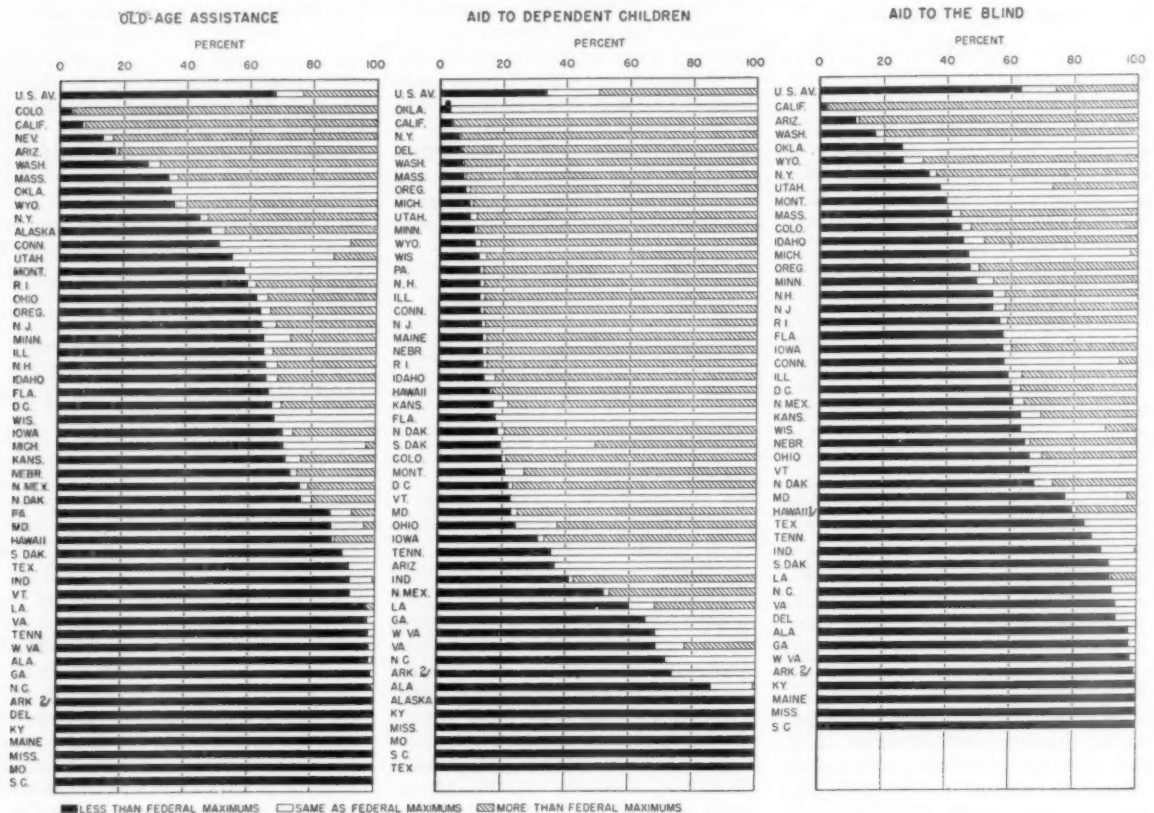
In old-age assistance, six of the eight States and, in aid to the blind, five of the eight States that made more than half their payments above the current Federal maximums had per capita income above the national average in 1946. In all States with per capita income above the national average in 1946 and in 12 States with lower per capita income, more than half the aid to dependent children payments were in excess of the current Federal maximums.

In October 1947, about 23 percent of the payments for old-age assistance, almost 26 percent of those for aid to the blind, and 50 percent of those for aid to dependent children were above the present Federal maximums (chart 1). In view of the increase on October 1, 1948, in the Federal maximums to \$50 for the aged and the blind and to \$27 for the first child and \$18 for each additional dependent child, the proportions of payments already above these amounts is significant. In October 1947, 16 percent of the payments for old-age assistance, almost 19 percent for aid to the blind, and about 46 percent for aid to dependent children were above the new 1948 maximums.

Even when the 1948 amendments

CHART 1.—Percentage distribution of payments in relation to Federal matching maximums, by program, October 1947

[Federal matching maximums: Old-age assistance and aid to the blind, \$45 per month; aid to dependent children, \$24 per month for the first child and \$15 for each additional child]



* Percentages computed on base of less than 100.

* Data for September 1947.

are in effect, the maximum amounts in which the Federal Government can participate will still not meet the needs of many persons and families under current budgeting standards and prices. This is particularly true for families receiving aid to dependent children, since nearly half the payments in October 1947 already exceeded the Federal maximums. Despite a 50-percent increase between September 1946 and October 1948 in the Federal maximum for a 2-child family, the maximums in this program are still far less adequate than those for old-age assistance and aid to the blind. The Federal Government can participate in a payment for one aged or blind individual up to \$50, in contrast to \$45 for a mother, incapacitated father, and 2 children.

In spite of the inadequacy of the

Federal maximums, however, the 1948 amendments can increase payments for most recipients. With the additional Federal funds, States will be in a position to revise their standards to take account of higher prices. The resulting increase in payments can amount to as much as \$5 per aged and blind recipient and \$3 per child receiving aid to dependent children, provided the States continue to spend State and local funds at the current rate per recipient. Some States, however, will need to raise their administrative or legislative maximums to permit an increase for recipients whose payments are already at the maximum. Rising case loads, moreover, will make it necessary for some States to spend larger sums from State and local funds if recipients are to receive the full increase in pay-

ments made possible by the new amendments.

Social Insurance and Related Payments in 1947

Disbursements under social insurance and related programs amounted to \$5.6 billion in 1947. The decline from the 1946 total of \$6.0 billion reflects a decrease of \$1 billion in unemployment insurance payments that was only partially offset by increases in retirement, disability, and survivor payments.

Veterans and their survivors received \$3 billion under programs administered by the Veterans Administration. This amount was 54 percent of the total expended. Two-thirds of the payments made under the veterans' programs were for pensions

and compensation and the other third, for servicemen's readjustment allowances. Programs operating under the Social Security Act—old-age and survivors insurance and State unemployment insurance—accounted for 22 percent of all 1947 payments.

Of the risks covered by the programs—old-age, unemployment, disability, or death of the breadwinner—disability was responsible for the largest share, more than one-third, of all disbursements in the year. Veterans received 81 percent of the disability payments; 14 percent was paid under the workmen's compensation programs to individuals disabled as a result of work-connected injuries.

Unemployment was responsible for somewhat more than one-fourth of the 1947 disbursements, in comparison with more than two-fifths in the preceding year. Payments for unemployment were divided almost equally between the State programs and the Federal program for unemployed veterans; payments to unemployed railroad workers accounted for only a small part (2.5 percent) of the unemployment benefit load.

Retirement benefits represented less than one-fifth of total social insurance and related expenditures.

Payments under social insurance and related programs, 1947¹

[In thousands; corrected to Aug. 5, 1948]

Program	Total	Retirement payments	Disability payments	Survivor payments		Unemployment insurance payments	Re-funds
				Monthly	Lump-sum		
All programs.....	\$5,592,196	\$903,074	\$2,000,086	\$632,124	\$78,813	\$1,587,933	\$191,992
Old-age and survivors insurance.....	482,456	299,830	153,109	29,517	-----	-----	-----
Railroad retirement.....	202,450	138,517	38,536	19,283	6,114	-----	-----
Federal retirement.....	432,345	235,442	24,782	217	13,912	-----	157,992
Civil-service systems.....	278,315	83,692	24,782	217	13,732	-----	155,892
Other contributory.....	4,030	\$ 1,750	(²)	(²)	180	-----	2,100
Noncontributory.....	150,000	\$ 150,000	(²)	-----	-----	-----	-----
State and local government ³	285,000	175,000	18,000	22,000	16,000	-----	34,000
Veterans' pensions.....	2,071,814	\$ 54,285	1,621,744	382,515	13,270	-----	-----
Workmen's compensation.....	330,000	-----	275,000	\$ 55,000	(⁴)	-----	-----
State sickness compensation ⁵	22,024	-----	22,024	-----	-----	-----	-----
State unemployment insurance.....	776,164	-----	-----	-----	-----	776,164	-----
Railroad unemployment insurance.....	39,401	-----	-----	-----	-----	39,401	-----
Servicemen's readjustment allowances ⁶	\$ 970,542	-----	-----	-----	-----	772,368	-----

¹ Data partly estimated; total differs from total in table 1 on page 20 which excludes some programs reported here.

² Includes allowances of \$198,174,000 to self-employed veterans.

³ Retirement payments include a small but unknown amount of disability payments under non-contributory systems and disability and survivor payments under contributory systems.

⁴ For fiscal year, which usually ends in June.

⁵ Payments to Spanish-American War veterans retired for age.

⁶ A small but unknown amount of lump-sum payments included with monthly payments.

⁷ Benefits first payable in April 1943 in Rhode Island and in December 1946 in California.

⁸ Allowances to unemployed and self-employed veterans under provisions of title V of the Servicemen's Readjustment Act.

Thirty-three percent of the retirement payments were made under old-age and survivors insurance and 25 percent under the programs for Federal civilian and military personnel.

Survivor benefits (including lump-sum death payments) accounted for

one-eighth of total disbursements. Of the payments to survivors, 56 percent was paid by the Veterans Administration to the survivors of veterans, and 25 percent went to the survivors of workers insured under the old-age and survivors insurance program.

Recent Publications in the Field of Social Security*

Social Security Administration

BUREAU OF EMPLOYMENT SECURITY. *California Disability Insurance Program.* Washington: The Bureau, May 1948. 41 pp. Processed. (Attachment to General Administration Letter No. 104.)

Describes the experience under the California program since its inception December 1, 1946. Limited free distribution; apply to the Bureau of Employment Security, Social Security

Administration, Washington 25, D. C.
NORMAN, VIVIAN B., and BUCKLIN, DOROTHY E. *Personnel in Local Offices of State Public Assistance Agencies, 1946. Part II: Size and Composition of Local Office Staffs.* Washington: U. S. Govt. Print. Off., 1948. 24 pp. (Public Assistance Report No. 12, Pt. 2.)

Information on the number and type of personnel in each of the 2,956 local offices, based on reports submitted by 49 State public assistance agencies. Limited free distribution; apply to the Bureau of Public Assistance, Social Security Administration, Washington 25, D. C.

Questions and Answers on Social Security. Washington: U. S. Govt. Print. Off., Dec. 1947. 29 pp. (Informational Service Circular No. 60.)

Limited free distribution; apply to

the Social Security Administration, Washington 25, D. C.

WHITE, RUTH, and HUTTON, THOMAS G. *Requirements and Incomes of Recipients of Old-Age Assistance in 21 States in 1944.* Washington: Bureau of Public Assistance, March 1948. 44 pp. Processed. (Public Assistance Report No. 13.)

Illustrates the differences from State to State and within States in what recipients had to live on in 1944, and the sources of their incomes. Shows the substantial inequities in certain States due to the lack of uniformity in standards, policies, and procedures for determining amounts of assistance. Limited free distribution; apply to the Bureau of Public Assistance, Social Security Administration, Washington 25, D. C.

WOYTINSKY, W. S. *Principles of Cost Estimates in Unemployment Insurance.* Washington: U. S. Govt. Print. Off., 1948. 174 pp., tables and charts.

Discusses "the effect of labor-market, statutory, and administrative

* The inclusion of prices of publications in this list is intended as a service to the reader, but orders must be directed to publishers or booksellers and not to the Social Security Administration or the Federal Security Agency. Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

factors on the operation of unemployment insurance and attempts to measure the costs of various programs over a hypothetical business cycle." Limited free distribution; apply to the Bureau of Employment Security, Social Security Administration, Washington 25, D. C.

General

BRITISH INFORMATION SERVICES. *Britain's Charter of Social Security, 1948.* New York: The Services, July 1948. 24 pp. Free.

Describes the five programs—national insurance, industrial injuries insurance, national health service, care of children, and national assistance for persons in acute need—which went into effect on July 5, 1948.

CLARKE, C. C. "Group and Workmen's Compensation." *Life Insurance Courant*, New York, Vol. 53, July 1948, pp. 23-24.

Considers how group insurance can tie in with workmen's compensation.

CLOSE, KATHRYN. "Rallying Point for the World." *Survey Midmonthly*, New York, Vol. 84, May 1948, pp. 139-144. \$4 a year.

A report of the International Conference of Social Work.

FEDERAL SECURITY AGENCY LIBRARY. *Selected Readings on Group Insurance.* Rev. ed. Washington: The Library, July 1948. 13 pp. Processed.

Free distribution; apply to the Library, Federal Security Agency, Washington 25, D. C.

FEENEY, WILLIAM H. "The Family Wage in Spain: II." *America*, New York, Vol. 79, July 10, 1948, pp. 327-328. 15 cents.

Supplements an earlier discussion of the family allowance system in Spain (*America*, Aug. 16, 1947) with detailed information on how the system is set up and operated.

JAGER, HARRY A. "Vocational Guidance in the United States." *International Labour Review*, Geneva, Vol. 57, Apr. 1948, pp. 300-314. 50 cents.

Includes a description of the part played by the U. S. Employment Service in furthering the development of vocational guidance.

LAUTERBACH, ALBERT. *Economic Security and Individual Freedom—Can We Have Both?* Ithaca, N. Y.: Cornell University Press, 1948. 178 pp. \$2.50.

LEBERGOTT STANLEY. "Earnings of Nonfarm Employees in the U. S., 1890-1946." *Journal of the American Statistical Association*, Washington, Vol. 43, Mar. 1948, pp. 74-93. \$8 a year.

WEBB, BEATRICE. *Our Partnership.* New York: Longmans, Green and Co., 1948. 544 pp. \$5.

An account of the work of Beatrice and Sidney Webb from 1892 to 1912 that shows how they influenced social legislation in England.

Retirement and Old Age

BEASLEY, ROBERT W. "Federal Old-Age and Survivors Insurance in Wisconsin." *Wisconsin Welfare*, Madison, Vol. 7, Apr. 1948, pp. 9-14. Urges the adoption of disability insurance.

BRONSON, DORRANCE C. "The New Social Security Proposals and Private Retirement Plans." *American Economic Security* (Chamber of Commerce of the U. S. A.), Washington, Vol. 5, May 1948, pp. 22-29. 15 cents.

Considers how the proposed extension of coverage under old-age and survivors insurance and the lowering of the retirement age for women from 65 to 60 would affect private retirement plans.

BROWER, F. BEATRICE. "Significant Developments in Pension Plans." *Conference Board Personnel Management Record*, New York, Vol. 10, May 1948, pp. 277-279.

NEW YORK (STATE). DEPARTMENT OF LABOR. DIVISION OF RESEARCH AND STATISTICS. *Some Background Information on the Economic Status of Older Persons.* New York: The Department, Apr. 5, 1948. 24 pp. Processed.

VISCHER, A. L. *Old Age—Its Compensations and Rewards.* London: George Allen and Unwin, Ltd., 1947. 200 pp. \$3.50.

Employment Security

BACKMAN, JULES, and KEIFER, JOSEPH. "Guaranteeing Security for the Worker." *Dun's Review*, New York, June 1948, pp. 20-22 ff. 35 cents.

Analyzes the economic characteristics of three industries that have guaranteed wage and employment plans and describes their experience in carrying out these plans, explaining why they are successful.

CHAMBER OF COMMERCE OF THE UNITED STATES OF AMERICA. COMMITTEE ON ECONOMIC POLICY. *The Economics of the Guaranteed Wage.*

Washington: The Chamber, 1948. 27 pp. 20 cents.

Explores the possible effects on our economic system of the adoption of guaranteed wage plans by more industries. Appraises the theory that general adoption of these plans would prevent mass unemployment and depressions.

DALE, ERNEST. "Guaranteed Wages and Employment." *Southwestern Social Science Quarterly*, Norman, Okla., Vol. 29, June 1948, pp. 49-66. 75 cents.

Concludes that guaranteed wages must be properly integrated with other full employment measures, in order to make any real contribution toward increased security in a high employment economy.

"Employee-Benefit Program of Consolidated Edison." *Monthly Labor Review*, Washington, Vol. 66, May 1948, pp. 493-498. 40 cents.

Describes the company's health and medical care program and the provisions for sick pay, weekly cash sick benefits, group life insurance, and retirement benefits.

LESTER, RICHARD A., and ROBIE, EDWARD A. *Constructive Labor Relations.* Princeton, N. J.: Princeton University, Department of Economics and Social Institutions, Industrial Relations Section, 1948. 115 pp. \$2.

Investigates the policies, procedures, and conditions that promote good union-management relations in four companies.

NEVADA. EMPLOYMENT SECURITY DEPARTMENT. *Employment, Payrolls, Contributions, and Benefits, State of Nevada, 1943-1946.* Carson City: The Department, Feb. 1948. 122 pp. Processed.

Public Welfare and Relief

AMERICAN PUBLIC WELFARE ASSOCIATION. *The Public Welfare Directory, 1948.* Chicago: The Association, 1948. 310 pp. \$1.50.

BROWN, LUNA BOWDOIN. "Responsibility of the Public Agency for Strengthening Its Clients." *Journal of Social Casework*, New York, Vol. 29, July 1948, pp. 255-260. 40 cents.

Describes the five basic principles in case work and gives examples to illustrate them.

"Family Allowance Schemes in 1947: I." *International Labour Review*, Geneva, Vol. 57, Apr. 1948, pp. 315-333. 50 cents.

An international survey.

"Government Relief and Social Welfare." *New South Wales Industrial Gazette*, Sydney, Vol. 88, Feb. 1948, pp. 313-321. 5s.

HOEY, JANE M. "Public Assistance as a Community Resource." *Public Health Nursing*, New York, Vol. 40, July 1948, pp. 339-342. 45 cents.

A comprehensive picture of the public assistance program—its benefits, scope, and administration.

HUNT, MAURICE O. "New Aids in Determining Needs." *Public Welfare in Indiana*, Indianapolis, Vol. 58, Apr. 1948, pp. 4-5 f.

Explains the budgetary guide or standard used in determining the need of public assistance recipients in Indiana.

KRUSE, ARTHUR H. "The Future Role of Public Assistance and Social Insurance." *Public Welfare*, Chicago, Vol. 6, May-June 1948, pp. 98-101. 50 cents.

NATIONAL SOCIAL WELFARE ASSEMBLY. SOCIAL CASE WORK COUNCIL. *Public Assistance Today*. New York: The Assembly, May 1948. 11 pp. 15 cents.

A discussion guide for citizen groups.

WALLS, OTTO F. "Indiana Re-enacts Its Lien Law." *Public Welfare*, Chicago, Vol. 6, May-June 1948, pp. 108-111. 50 cents.

Explains why Indiana reinstated the lien and recovery clause in State old-age assistance legislation.

Maternal and Child Welfare

CAGE, LYDIA H. "County Board and Child-Welfare Services." *The Child*, Washington, Vol. 12, June 1948, pp. 194-195 ff. 10 cents.

Describes how the county child welfare boards operate in Texas.

EMERY, MARGARET A. "For Children Who Need Foster Care." *The Child*, Washington, Vol. 12, June 1948, pp. 198-201. 10 cents.

KERBY, C. EDITH. "What Causes Blindness in Children?" *Sight-Saving Review*, New York, Vol. 18, Spring 1948, pp. 21-33. 50 cents.

A report showing eye conditions among pupils in schools for the blind in the United States during 1945 and 1946.

LENROOT, KATHARINE F. "The American Scene as a Background for a 1950 Conference on Children." *The Child*, Washington, Vol. 12, June 1948, pp. 196-197. 10 cents.

"National Health Assembly Looks at Health of Mothers and Children." *The Child*, Washington, Vol. 12, June 1948, pp. 202-207. 10 cents.

Health and Medical Care

CANADA. DOMINION BUREAU OF STATISTICS. VITAL STATISTICS DIVISION. *Health Reference Book*, 1946. Ottawa: Edmond Cloutier, Govt. Printer, 1947. 80 pp.

Contains revised proposals for the establishment of a national health insurance system.

COBB, W. MONTAGUE. *Medical Care and the Plight of the Negro*. New York: National Association for the Advancement of Colored People, 1947. 38 pp. 10 cents.

Describes the struggle of the Negroes to obtain a medical education.

GALTON, LAWRENCE. "Fighting the Unseen Plague." *Hygeia*, Chicago, Vol. 26, June 1948, pp. 412-413 ff. 25 cents.

Discusses how one institution provides the essentials of hospital care

for the chronically ill in their own homes, for less than \$3 a day for each patient.

LINTON, M. ALBERT. "Social Security for the Totally Disabled." *American Economic Security* (Chamber of Commerce of the U. S. A.), Washington, Vol. 5, May 1948, pp. 8-12. 15 cents.

Opposes any Federal system of total and permanent disability insurance and recommends the development of State assistance programs providing for Federal grants-in-aid. Urges that the primary emphasis of State plans be on vocational and medical rehabilitation rather than on benefits.

MOSCROP, MARTHA. "British Columbia's New Hospital Insurance Plan." *Canadian Welfare*, Ottawa, Canada, Vol. 24, June 1948, pp. 11-14. 30 cents.

Considers the terms of the new Hospital Insurance Act with respect to benefits and beneficiaries, finances, and administration.

"The Rhode Island Plan." *Rhode Island Medical Journal*, Providence, Vol. 31, May 1948, p. 312 ff. 25 cents.

"Questions and answers concerning the program for voluntary prepaid non-occupational surgical and obstetrical insurance sponsored by the Rhode Island Medical Society in cooperation with insurance companies."

RIPPETO, ROBERT D. "A County's Medical Program." *Public Welfare*, Chicago, Vol. 6, May-June 1948, pp. 112-114 f. 50 cents.

Describes the origin and development of the plan for providing medical care and treatment for persons residing in Buchanan County, Mo., who are unable to pay the necessary expenses.

(Continued from page 14)

of the accounts paid the special tax, in comparison with 0.5 percent in 1945. Georgia's law excluded firms with a pay roll of less than \$150,000, and the year used for comparison, 1941, reflected relatively high wage levels. The employer rate of 1.55 percent was unchanged by the special tax, which brought in \$27,000 additional revenue.

Oklahoma assessed the special tax on 16 percent of its active accounts, as compared with 11 percent in 1945. War-risk contributions dropped, how-

ever, from \$2.3 million in 1945 to \$823,000 in 1946, partly because, contrary to the national trend, Oklahoma's taxable pay rolls decreased in 1946.

In Ohio the relative number of employers liable for the wartime tax decreased from 18 percent to 12 percent, and revenue went down from \$7.9 million to \$4.4 million. Ohio's average rate without war risk would have been 1.16 percent; war-risk provisions increased the rate to 1.26 percent.

Alabama's war-risk law, which was

in effect for the first quarter of 1946 only, covered 1.5 percent of the active accounts and yielded \$216,000 in additional contributions for the quarter. In 1945, 1.6 percent of all employers were affected, and the additional revenue was about \$859,000 for the entire year. Alabama excluded firms with pay rolls of less than \$100,000, and since the base period included war years with high wage levels, most of the other employers were exempt from the tax. The war-risk levy increased Alabama's average employer rate from 0.76 percent to 0.80 percent.

Current Operating Statistics

TABLE 1.—Selected social insurance and related programs, by specified period, 1944-48

[In thousands; data corrected to Aug. 27, 1948]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs			Readjustment allowances to self-employed veterans ¹¹	
		Monthly retirement and disability benefits ¹				Survivor benefits			Sickness benefits ¹¹		State unemployment insurance laws ¹²	Service-men's Readjustment Act ¹⁴	Railroad Unemployment Insurance Act ¹⁵			
		Monthly		Lump-sum ⁵		State laws ¹³	Railroad Unemployment Insurance Act ¹³									
		Social Security Act ¹	Railroad Retirement Act ²	Civil Service Commission ³	Veterans Administration ⁴			Social Security Act ⁶	Railroad Retirement Act ⁷	Veterans Administration ⁸	Social Security Act ⁹	Other ¹⁰				
Number of beneficiaries																
1947																
June.....	1,063.6	194.1	112.6	2,354.3	768.7	37.1	890.8	17.4	11.3	25.8	-----	1,006.7	712.9	39.5	257.1	257.1
July.....	1,061.9	197.8	114.3	2,351.6	773.7	42.3	907.3	16.8	10.9	25.3	4.5	963.6	751.3	31.1	212.1	212.1
August.....	1,088.2	201.0	115.9	2,345.7	778.8	47.5	914.7	15.4	9.6	23.0	18.3	914.6	734.6	34.0	186.1	186.1
September.....	1,115.2	203.4	117.6	2,340.6	788.1	51.9	919.4	16.4	10.1	22.2	24.7	779.4	615.1	37.6	142.3	142.3
October.....	1,132.8	207.2	119.3	2,337.4	797.9	60.3	925.8	18.6	10.9	22.9	31.2	655.9	427.8	44.3	106.4	106.4
November.....	1,147.6	209.9	120.6	2,335.5	805.1	69.8	929.9	14.7	9.2	19.8	26.1	593.4	397.1	33.7	68.0	68.0
December.....	1,165.8	211.6	121.9	2,335.2	812.5	78.6	936.7	14.9	11.2	22.5	31.2	621.4	464.6	46.6	72.9	72.9
1948																
January.....	1,187.3	212.9	122.5	2,331.8	820.8	84.4	941.0	16.2	8.0	23.1	34.5	500.5	590.9	54.2	59.9	59.9
February.....	1,210.7	214.0	123.0	2,328.3	830.1	89.6	944.7	16.0	9.9	21.8	32.5	770.9	639.8	48.7	61.4	61.4
March.....	1,237.2	215.3	123.3	2,324.5	843.1	92.1	949.0	23.4	10.8	25.5	35.5	934.9	646.1	54.2	102.0	102.0
April.....	1,259.1	215.7	124.2	2,322.5	856.0	95.2	954.9	20.1	12.2	25.9	32.4	849.9	436.0	61.6	113.6	113.6
May.....	1,274.9	216.8	127.1	2,320.5	864.8	99.7	959.4	18.0	9.3	27.7	26.6	912.5	436.1	46.6	113.6	113.6
June.....	1,289.3	217.9	128.5	2,315.0	873.4	102.3	934.2	20.2	11.0	28.3	29.4	970.5	386.5	30.9	104.6	104.6
Amount of benefits ¹⁶																
1944.....	\$1,119,684	\$119,009	\$129,707	\$78,081	\$456,279	\$76,942	\$1,765	\$144,302	\$22,146	\$19,238	\$5,035	-----	\$62,385	\$4,113	\$582	\$102
1945.....	2,067,434	167,391	137,140	85,742	607,830	104,231	1,772	254,238	26,135	23,431	4,669	-----	445,886	114,955	2,359	11,675
1946.....	5,152,218	230,285	149,188	96,418	1,268,984	130,139	1,817	333,640	27,267	30,610	4,761	-----	1,095,475	1,491,294	39,917	252,424
1947.....	4,608,641	290,830	177,053	108,691	1,076,029	153,109	19,283	382,515	29,517	33,115	22,024	\$11,368	776,164	772,368	39,401	198,174
1947																
June.....	392,179	23,173	13,632	8,896	134,942	11,898	1,075	32,137	2,437	3,085	2,072	-----	73,559	58,542	2,490	24,241
July.....	400,290	23,600	13,891	9,055	136,585	11,999	1,198	31,209	2,402	3,008	2,076	322	76,534	66,239	1,833	20,339
August.....	384,666	23,996	14,100	9,164	137,346	12,099	1,308	32,578	2,215	2,435	1,878	1,555	66,804	59,521	2,107	17,559
September.....	363,508	24,397	14,251	9,154	132,717	12,258	1,397	31,948	2,394	2,726	1,799	2,114	59,258	53,336	2,352	13,406
October.....	350,664	24,818	14,488	9,358	141,603	12,429	1,589	32,277	2,731	2,975	1,854	2,794	52,795	38,153	2,832	9,967
November.....	326,197	25,160	14,653	9,469	143,213	12,552	1,831	31,135	2,132	2,464	1,612	2,315	41,677	29,554	2,121	6,309
December.....	354,697	25,589	14,768	9,395	146,655	12,687	2,040	31,824	2,202	2,833	1,824	2,870	52,202	40,209	2,977	6,631
1948																
January.....	377,090	26,098	14,840	9,470	151,923	12,836	2,170	33,307	2,444	2,201	1,814	3,123	59,161	45,933	3,370	5,391
February.....	369,058	26,666	14,910	9,522	142,280	13,007	2,283	31,790	2,436	2,918	1,773	2,728	60,730	49,466	2,867	5,681
March.....	402,525	27,296	14,998	9,342	145,141	13,242	2,340	33,001	3,541	2,826	2,243	3,219	76,573	55,782	3,462	9,519
April.....	390,637	27,832	15,021	9,550	146,709	13,474	2,411	30,312	3,032	2,976	2,200	2,895	73,576	46,940	3,622	9,887
May.....	368,751	28,229	15,087	11,393	142,622	13,639	2,506	32,406	2,686	2,571	2,229	2,501	66,432	33,535	2,932	9,973
June.....	373,523	28,587	15,155	* 11,600	* 143,175	13,804	2,561	* 33,334	3,056	* 2,683	2,428	2,675	71,930	30,676	2,048	9,811

¹ Preliminary.² Old-age retirement benefits under all acts, disability retirement benefits under the Railroad Retirement and the Civil Service Retirement Acts, and disability payments to veterans.³ Primary and wife's benefits and benefits to children of primary beneficiaries. Partly estimated.⁴ Age and disability annuities and pensioners in current-payment status at end of month, and amounts certified, minus cancellations, during year.⁵ Retirement and disability benefits include survivor benefits under joint and survivor elections. Payments principally from civil-service retirement and disability funds administered by the Civil Service Commission. Monthly retirement payments include accrued annuities to date of death paid to survivors. Refunds to employees leaving the service are not included.⁶ Veterans' pensions and compensation.⁷ Widows, widow's current, parent's, and child's benefits. Partly estimated.⁸ Annuities to widows under joint and survivor elections, 12-month death-benefit annuities to widows and next of kin, and, beginning February 1947, widow's, widow's current, parent's, and child's benefits in current-payment status.⁹ Payments to widows, parents, and children of deceased veterans.¹⁰ Number of decedents on whose account lump-sum payments were made, and amount certified for payment.¹¹ Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs. Partly estimated. 1947 data are shown separately for these 3 programs in the table on page 17 of this issue.¹² Compensation for temporary disability payable in Rhode Island beginning April 1943, in California beginning December 1946, and under the Railroad

Unemployment Insurance Act beginning July 1947; includes maternity benefits in Rhode Island and under the Railroad Unemployment Insurance Act; excludes benefits under private plans in California.

¹³ Before January 1948, number represents average weekly number of beneficiaries; beginning January 1948, number represents number during week ended nearest 15th of month. Annual amounts adjusted for voided benefit checks; monthly amounts not adjusted. Beginning July 1947, State unemployment insurance data include reconversion unemployment benefits for seamen.¹⁴ Number represents average number of persons receiving benefits in a 14-day registration period. Annual amounts adjusted for underpayments and recoveries of overpayments; monthly figures not adjusted.¹⁵ Readjustment allowances to unemployed veterans only. Before January 1948, number represents average weekly number of continued claims during weeks ended in the month; beginning January 1948, number represents number of continued claims during week ended nearest 15th of month.¹⁶ Number and amount of claims paid during month under the Servicemen's Readjustment Act.¹⁷ Payments to individuals: annual and lump-sum payments (amounts certified, including retroactive payments) and monthly payments in current-payment status, under the Social Security and the Railroad Retirement Acts; amounts certified under the Railroad Unemployment Insurance Act; disbursements minus cancellations, under the Civil Service Commission and the Veterans Administration programs; checks issued by State agencies under State unemployment insurance and State sickness compensation programs and under the Servicemen's Readjustment Act.

Source: Based on reports of administrative agencies.

TABLE 2.—Cash income and outgo: Total Federal and Social Security Administration programs, fiscal years 1947 and 1948¹
(In millions)

Classification	1946-47	1947-48				
		Total	July-September	October-December	January-March	April-June
Cash income.....	\$46,634	\$47,598	\$10,468	\$10,008	\$15,732	\$11,390
Social security.....	2,650	2,831	725	669	704	735
Federal insurance contributions.....	1,459	1,616	416	390	344	467
Federal unemployment taxes.....	185	208	14	12	164	18
Deposits in unemployment trust fund ²	1,005	1,007	295	267	196	250
Other.....	43,984	44,767	9,743	9,339	15,028	10,655
Cash outgo.....	39,980	38,647	10,501	8,665	9,322	10,159
Social security ³	2,020	2,186	570	496	641	590
Administrative expenses, Social Security Administration.....	39	43	11	11	10	11
Grants to States ⁴	735	822	215	208	202	197
State withdrawals from unemployment trust fund.....	618	798	140	140	195	241
Old-age and survivors insurance benefit payments.....	426	512	118	124	131	138
Administrative expenses, Department of the Treasury ⁵	11	12	3	3	3	3
Other.....	37,961	36,461	9,931	8,179	8,781	9,569

¹ Cash income and outgo represent flow of cash, exclusive of borrowed cash, into and out of the Treasury.² Deposits by States of contributions collected under State unemployment insurance laws.³ Federal expenditures administered chiefly by the Social Security Administration. Includes administrative expenses of the Bureau of the Census in connection with searching census records for old-age and survivors insurance.⁴ Includes grants for unemployment insurance administration, old-age assistance, aid to the blind, aid to dependent children, and maternal and child health and welfare services.⁵ In connection with old-age and survivors insurance.Source: Total Federal cash income and outgo from *Bulletin of the Treasury Department*; other data from *Daily Statement of the U. S. Treasury*.TABLE 3.—Contributions and taxes under selected social insurance and related programs, by specified period, 1944-48
(In thousands)

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions ¹	Federal civil-service contributions ²	Taxes on carriers and their employees	State unemployment contributions ³	Federal unemployment taxes ⁴	Railroad unemployment insurance contributions
Fiscal year:						
1944-45.....	\$1,309,919	\$486,719	\$285,038	\$1,251,958	\$184,544	\$131,993
1945-46.....	1,238,218	529,049	282,610	1,009,091	179,930	129,126
1946-47.....	1,459,492	481,448	380,057	1,001,504	184,823	141,750
1947-48.....	1,616,162	482,585	557,061	1,007,087	207,919	145,148
1947						
June.....	7,950	23,064	112,011	7,584	1,347	32,487
July.....	72,390	16,422	5,997	117,366	2,054	104
August.....	329,288	266,514	13,018	171,248	9,409	1,776
September.....	13,861	18,951	116,289	6,225	2,790	29,115
October.....	65,592	20,267	4,214	107,752	561	3,667
November.....	310,496	18,786	8,573	152,680	9,822	1,309
December.....	14,078	20,142	126,245	7,479	1,408	34,767
1948						
January.....	35,496	20,084	2,539	77,515	12,006	33
February.....	277,662	18,579	6,499	109,883	138,448	1,212
March.....	30,415	18,978	132,618	6,864	12,912	36,401
April.....	74,324	19,256	5,663	112,188	2,921	76
May.....	376,080	19,998	11,598	132,475	13,417	1,289
June.....	16,500	24,607	123,906	5,713	1,181	35,399

¹ Represents contributions of employees and employers in employments covered by old-age and survivors insurance.² Represents employee and Government contributions to the civil-service, Canal Zone, and Alaska Railroad retirement and disability funds; in recent years Government contributions are made in 1 month for the entire fiscal year.³ Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, through April 1946, contributions from employees in 4 States; employee contributions beginning May 21, 1946, in California and beginning July 1, 1946, in Rhode Island are deposited in the respective State sickness insurance funds. Data reported by State agencies; corrected to July 15, 1948.⁴ Represents taxes paid by employers under the Federal Unemployment Tax Act.⁵ Represents August contributions of \$19.6 million from employees, and contributions for fiscal year 1947-48 of \$245.4 million from the Federal Government and \$1.5 million from the District of Columbia for certain District Government employees.Source: *Daily Statement of the U. S. Treasury*, unless otherwise noted.TABLE 4.—Federal appropriations and expenditures under Social Security Administration programs, by specified period, 1946-48
(In thousands)

Item	Fiscal year 1946-47		Fiscal year 1947-48	
	Appropriations ¹	Expenditures through June 1947 ²	Appropriations ¹	Expenditures through June 1948 ³
Total.....	\$1,180,068	\$1,211,046	\$1,404,288	\$1,387,989
Administrative expenses.....	38,733	50,428	42,476	54,666
Federal Security Agency, Social Security Administration ⁴	38,583	38,679	42,376	42,158
Department of Commerce, Bureau of the Census.....	150	255	100	91
Department of the Treasury ⁵	(⁶)	11,404	(⁶)	12,416
Grants to States.....	715,773	735,035	816,612	821,647
Unemployment insurance administration.....	59,109	59,820	65,612	66,633
Old-age assistance.....	619,000	515,707	726,000	573,058
Aid to the blind.....		14,940		16,922
Aid to dependent children.....		113,404		141,661
Maternal and child health services.....				
Services for crippled children.....	\$ 11,000	10,699	11,000	10,516
Child welfare services.....	\$ 7,500	7,496	7,500	7,382
Emergency maternity and infant care.....	\$ 3,500	2,016	3,500	3,397
Benefit payments, old-age and survivors insurance.....	16,664	10,953	3,000	2,068
Reconversion unemployment benefits for seamen.....	\$ 425,582	\$ 425,582	\$ 543,000	\$ 511,676
			2,200	(⁷)

¹ Excludes unexpended balance of appropriations for preceding fiscal year.² Includes expenditures from unexpended balance of appropriations for preceding fiscal year.³ Appropriations and expenditures for salaries and allotments, and expenditures for printing and binding, penalty mail, and traveling expenses.⁴ Amounts expended by the Treasury in administering title II of the Social Security Act and the Federal Insurance Contributions Act, reimbursed from old-age and survivors insurance trust fund to general fund of the Treasury.⁵ Maximum grants authorized by the Social Security Act Amendments of 1946; actual appropriations were \$12,705,000, \$8,467,500, and \$4,127,500.⁶ Actual payments from old-age and survivors insurance trust fund.⁷ Estimated expenditures as shown in 1947-48 budget.⁸ Not available.Source: Federal appropriation acts and 1947-48 budget (appropriations); *Daily Statement of the U. S. Treasury* and reports from administrative agencies (expenditures).

TABLE 5.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-48
[In thousands]

Period	Receipts		Expenditures		Assets			
	Transfers and appropriations to trust fund ¹	Interest received	Benefit payments	Administrative expenses	Net total of U. S. Government securities acquired ²	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937-June 1948.....	\$11,336,244	\$1,030,306	\$2,041,254	\$278,615	\$9,936,779	\$74,887	\$35,015	\$10,046,681
Fiscal year:								
1938-39.....	503,000	26,951	13,892	.....	514,900	3,036	66	1,180,302
1939-40.....	550,000	42,489	15,805	12,288	560,960	6,098	509	1,744,698
1940-41.....	688,141	55,958	64,342	26,840	642,500	10,778	6,238	2,397,615
1941-42.....	895,619	71,007	110,281	26,766	821,034	20,384	5,176	3,227,194
1942-43.....	1,130,495	87,403	149,304	27,492	1,035,200	24,495	6,960	4,268,206
1943-44.....	1,292,122	103,177	184,597	32,607	1,172,036	21,384	16,136	5,440,391
1944-45.....	1,309,019	123,854	239,834	26,950	1,137,411	35,092	32,007	6,613,381
1945-46.....	1,238,218	147,766	320,510	37,427	1,002,453	49,167	43,527	7,641,428
1946-47.....	1,459,867	163,466	425,582	40,788	1,193,600	48,376	7,305	8,798,390
1947-48.....	1,616,862	190,562	511,676	47,457	1,194,445	74,887	35,015	10,046,681
1947								
June.....	8,325	100,020	38,965	3,590	423,000	48,751	7,305	8,798,390
July.....	72,390	64	39,314	3,854	-42,000	54,930	72,412	8,827,676
August.....	329,958	.....	39,206	3,361	.....	55,927	358,866	9,115,066
September.....	13,861	9,242	39,874	3,550	300,000	66,736	27,075	9,094,746
October.....	65,592	.....	41,662	4,470	.....	65,150	48,722	9,114,206
November.....	310,496	.....	40,933	3,492	134,043	163,344	82,556	9,380,278
December.....	14,078	11,954	41,865	4,301	134,103	73,754	17,909	9,360,144
1948								
January.....	35,496	60,775	37,747	3,714	.....	78,257	68,217	9,414,954
February.....	277,662	.....	47,418	3,732	156,645	163,443	52,898	9,641,466
March.....	30,415	10,006	45,464	4,397	104,740	91,169	10,991	9,632,025
April.....	74,324	527	46,068	3,908	-23,899	79,184	71,751	9,656,901
May.....	376,000	.....	45,978	4,067	.....	78,590	398,300	9,982,857
June.....	16,590	97,996	46,148	4,614	430,813	74,887	35,015	10,046,681

¹ Beginning July 1940, trust fund appropriations equal taxes collected under the Federal Insurance Contributions Act; the Second Deficiency Appropriation Act, 1947, made available an additional \$375,000 for salaries of the Bureau of Old-Age and Survivors Insurance, and the Labor-Federal Security Appropriation Act, 1948, appropriated from the general fund of the Treasury \$700,000 to meet the additional administrative costs of benefits payable to survivors of certain World

War II veterans as defined in title II of the Social Security Act Amendments of 1946.

² Includes accrued interest; minus figures represent net total of securities redeemed.

Source: Daily Statement of the U. S. Treasury.

TABLE 6.—Status of the unemployment trust fund, by specified period, 1936-48
[In thousands]

Period	Total assets at end of period	Net total of U. S. Government securities acquired ¹	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account			
				Deposits	Interest credited	Withdrawals ²	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period ³
Cumulative, January 1936-June 1948.....	\$8,323,029	\$8,298,390	\$24,630	\$11,562,873	\$876,350	\$5,073,441	\$7,365,839	\$876,895	\$80,941	\$174,265	\$957,192
Fiscal year:											
1938-39.....	1,280,539	395,000	13,539	811,251	26,837	441,795	1,280,539	.....	.....	.....	.....
1939-40.....	1,724,862	443,000	14,862	859,864	37,524	454,764	1,693,163	44,249	202	14,552	31,099
1940-41.....	2,283,638	663,000	10,628	892,023	45,893	537,343	2,095,736	61,347	3,059	17,784	189,921
1941-42.....	3,150,103	866,000	11,103	1,095,991	61,998	368,070	2,883,654	70,266	5,424	9,072	266,448
1942-43.....	4,372,490	1,228,000	5,460	1,217,685	75,563	174,334	4,002,570	92,441	6,861	1,834	369,800
1943-44.....	5,878,778	1,503,000	8,778	1,349,307	88,526	60,000	5,380,403	109,375	8,001	591	498,375
1944-45.....	7,315,258	1,437,173	8,084	1,256,003	113,140	70,492	6,679,554	118,794	10,502	785	636,204
1945-46.....	7,449,120	101,827	40,120	1,069,909	130,373	1,128,720	6,690,672	116,214	13,220	17,197	758,448
1946-47.....	7,869,044	443,000	17,044	1,005,273	131,419	817,817	7,009,547	127,576	15,469	51,657	859,498
1947-48.....	8,323,029	446,399	24,630	1,007,346	147,076	798,132	7,365,839	130,634	18,203	60,793	957,192
1947											
June.....	7,869,044	48,000	17,044	17,690	62,827	76,516	7,009,547	29,239	7,528	2,904	859,498
July.....	7,823,505	-55,000	25,505	39,070	22	91,897	6,956,742	94	3	2,481	866,704
August.....	7,993,421	167,000	29,421	243,149	.....	71,187	7,128,704	1,623	.....	3,670	864,717
September.....	7,971,852	-10,000	17,852	12,785	3,448	59,598	7,085,339	26,179	413	4,795	896,514
October.....	7,953,852	-15,000	14,832	37,897	174	53,708	7,069,702	3,301	21	5,685	884,160
November.....	8,121,991	189,329	23,685	212,268	.....	40,966	7,241,004	1,178	.....	4,341	880,987
December.....	8,124,162	4,161	21,675	16,363	4,780	45,248	7,216,899	31,290	586	5,600	907,283
1948											
January.....	8,158,110	30,000	25,623	27,678	63,903	59,653	7,248,827	30	7,889	5,898	909,284
February.....	8,248,926	93,000	23,439	154,039	.....	58,918	7,343,948	1,091	.....	5,395	904,980
March.....	8,216,724	-35,063	26,299	13,973	3,601	76,427	7,285,095	32,761	445	6,555	931,631
April.....	8,174,835	-50,000	34,110	38,707	248	75,254	7,248,796	68	31	5,989	925,741
May.....	8,302,982	125,000	37,527	199,436	.....	66,442	7,381,730	1,160	.....	5,737	921,164
June.....	8,323,029	32,974	24,630	11,983	70,900	98,834	7,365,839	31,839	8,815	4,646	957,192

¹ Includes accrued interest; minus figures represent net total of securities redeemed.

² Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

³ Includes transfers from railroad unemployment insurance administration fund amounting to \$66,514,000.

⁴ Includes withdrawals of \$39,168,681 for disability insurance benefits.

Source: Daily Statement of the U. S. Treasury.

TABLE 7.—Federal grants to States under the Social Security Act: Checks issued by the Treasury Department in the fiscal years 1946-47 and 1947-48

[In thousands]

State	Total, fiscal year 1946-47	Fiscal year 1947-48							
		Total	Old-age assistance	Aid to dependent children	Aid to the blind	Unem- ployment insurance adminis- tration	Maternal and child health services	Services for crippled children	Child welfare services
Total	\$724,153.2	\$821,130.4	\$573,304.0	\$141,737.8	\$16,946.8	\$67,721.8	\$10,583.8	\$7,423.0	\$3,422.2
Alabama	10,403.5	13,268.6	9,048.8	2,503.2	175.3	780.4	368.5	286.6	106.0
Alaska	809.5	812.1	346.2	57.9	(1)	136.0	132.6	128.6	10.9
Arizona	4,372.6	5,201.9	3,500.8	952.2	218.0	308.7	91.0	91.2	40.1
Arkansas	7,050.1	10,699.1	7,067.8	2,376.2	267.0	529.4	172.7	227.1	58.9
California	66,718.0	74,623.3	57,040.6	5,152.6	2,140.6	9,421.7	465.4	294.0	108.4
Colorado	14,193.2	15,211.7	12,942.6	1,594.4	116.9	223.3	184.0	117.2	33.3
Connecticut	5,903.7	6,296.1	4,032.2	854.1	35.5	1,175.0	85.6	86.2	27.5
Delaware	566.1	714.0	249.2	149.0	34.0	164.3	66.5	19.5	31.5
District of Columbia	1,790.5	1,914.6	630.9	520.2	62.2	441.4	172.5	67.1	20.3
Florida	16,216.9	21,552.6	14,766.6	4,782.8	773.2	725.3	311.0	130.8	62.9
Georgia	13,208.9	15,590.5	11,678.0	2,063.2	376.4	751.1	446.0	194.9	80.9
Hawaii	1,318.4	1,483.0	499.6	547.2	20.6	133.1	120.2	136.1	26.2
Idaho	3,895.5	3,912.3	2,764.9	606.7	33.6	305.4	110.4	63.3	17.8
Illinois	43,260.1	49,179.3	35,492.9	8,046.1	1,422.9	3,834.6	139.3	212.2	31.3
Indiana	16,781.4	16,113.5	11,514.9	2,604.2	492.6	1,102.6	202.8	106.1	90.4
Iowa	13,891.2	15,221.8	12,638.2	1,492.6	347.8	411.2	72.7	143.8	115.5
Kansas	10,484.2	12,111.8	9,276.0	1,798.9	253.3	482.6	153.8	85.5	61.6
Kentucky	9,577.9	11,051.8	6,553.8	2,956.6	250.8	552.3	390.8	239.9	137.7
Louisiana	12,538.0	15,007.5	9,405.3	3,919.8	334.0	781.4	273.2	175.7	118.1
Maine	4,985.2	4,757.9	3,294.5	773.4	159.7	338.4	92.6	57.2	42.2
Maryland	5,553.4	6,856.2	2,830.1	2,325.2	122.2	1,091.1	247.0	181.9	58.7
Massachusetts	31,075.0	31,212.0	23,532.3	3,315.3	383.3	3,625.9	237.2	92.9	25.0
Michigan	31,653.2	36,284.6	24,596.8	6,891.6	418.9	3,832.6	288.1	103.6	62.9
Minnesota	15,309.1	19,231.8	15,056.6	2,502.6	351.2	880.5	161.5	170.5	109.1
Mississippi	7,445.3	7,527.5	5,038.5	1,139.1	352.2	314.2	370.4	219.7	102.4
Missouri	31,261.5	39,081.6	30,929.3	6,746.2	(2)	1,063.6	167.8	59.0	115.8
Montana	3,883.2	4,288.2	3,057.0	866.5	140.2	235.6	62.7	85.2	41.3
Nebraska	7,603.2	8,921.6	7,151.5	1,171.7	147.1	209.3	111.9	90.2	39.8
Nevada	859.3	970.4	668.4	(2)	(2)	194.4	38.1	47.6	21.9
New Hampshire	2,339.8	2,720.5	1,818.4	422.2	84.9	270.4	73.2	23.4	28.1
New Jersey	10,731.6	11,485.2	5,947.8	1,543.5	184.6	3,509.7	106.6	150.2	42.8
New Mexico	3,507.1	4,205.7	2,135.6	1,411.7	112.8	198.9	232.6	74.7	39.3
New York	53,821.8	60,853.4	32,013.7	16,166.0	1,178.9	10,941.1	297.8	171.1	84.9
North Carolina	8,151.3	11,654.4	6,088.6	2,408.6	938.6	993.7	280.8	228.0	106.1
North Dakota	2,975.6	3,222.9	2,324.2	594.5	36.8	70.7	73.6	76.5	37.5
Ohio	35,230.6	42,343.1	34,530.9	3,494.4	871.3	2,850.4	250.9	207.6	138.7
Oklahoma	36,951.8	37,476.2	28,115.4	7,638.8	781.2	502.7	167.7	186.0	84.3
Oregon	8,328.5	7,955.1	5,797.6	884.4	107.1	922.9	105.2	106.2	31.5
Pennsylvania	38,999.4	42,989.5	22,058.5	14,298.5	(2)	5,865.3	370.4	262.0	134.9
Puerto Rico	661.1	757.1	(2)	(2)	(2)	(2)	511.3	171.5	74.3
Rhode Island	3,080.0	3,966.6	2,304.8	909.3	39.7	509.6	70.3	102.8	30.1
South Carolina	6,575.9	7,750.1	4,997.2	1,416.4	226.5	379.2	371.3	279.0	80.5
South Dakota	3,708.7	3,509.3	2,662.0	557.4	46.8	77.6	65.1	75.2	25.2
Tennessee	11,618.0	15,455.7	8,479.8	5,028.5	422.1	938.8	385.9	135.9	64.5
Texas	46,923.1	51,469.4	43,162.4	4,569.8	1,374.4	1,414.9	502.9	232.8	212.3
Utah	5,310.4	4,555.4	3,085.1	857.3	38.1	308.4	102.0	127.1	37.4
Vermont	1,576.2	2,175.1	1,487.9	282.1	48.9	206.7	60.7	45.5	34.3
Virginia	4,518.2	5,435.2	2,533.6	1,500.2	227.7	535.3	283.5	277.2	77.7
Virgin Islands	49.8	105.6	(2)	(2)	(2)	(2)	50.6	39.2	15.8
Washington	24,836.1	25,481.0	20,316.7	2,884.7	206.9	1,727.2	151.6	139.4	54.6
West Virginia	6,153.1	8,557.8	3,752.8	3,502.7	168.7	669.0	238.9	134.8	90.1
Wisconsin	14,047.9	16,350.4	12,339.3	2,715.6	369.9	608.2	76.5	161.1	79.7
Wyoming	1,539.1	1,567.2	1,157.4	160.6	31.5	165.9	20.2	12.5	19.1

(1) Does not administer aid to the blind.

(2) No plan approved by the Social Security Administration.

Source: Compiled from data furnished by the Bureau of Accounts, Treasury Department.

(Continued from page 3)

force July 5. The earlier law provides for the payment of allowances for every family with respect to all children in the family except the first. The Children Act, on the other hand, enables the local authority to assume parental rights when a child has been abandoned by his parents or when they are dead or are incapable or unfit to have his care.

Puerto Rico Passes Unemployment Benefits Acts

On May 15, 1948, Puerto Rico enacted a program of unemployment benefits for laborers in the sugar cane industry (Acts 355 and 356). Executive, administrative, and supervisory employees are excluded from coverage, as are office workers and those holding permanent positions. Only employers of five or more workmen are

subject to the provisions of the law.

Puerto Rico is not eligible for participation in the Federal-State system of unemployment insurance, under the present provisions of the Social Security Act. Moreover, the new program is limited to a single industry—sugar cane—although the Director of Employment Security is authorized to carry out surveys to determine the

(Continued on page 29)

TABLE 8.—Estimated pay rolls in employment covered by selected programs in relation to civilian wages and salaries, by specified period, 1938-48¹

[Data corrected to Aug. 10, 1948]

Period	Wages and salaries ²		Pay rolls covered by—			
	Total	Civilian ³	Old-age and survivors insurance ⁴	State unemployment insurance ⁵	Railroad retirement and unemployment insurance ⁶	
Amount (in millions)						
Calendar year:						
1938.....	\$42,812	\$42,442	\$29,026	\$26,200	\$2,028	
1939.....	45,745	45,347	32,222	29,069	2,161	
1940.....	49,587	48,996	35,668	32,450	2,273	
1941.....	61,708	59,846	45,463	42,146	2,687	
1942.....	81,681	75,396	58,219	54,796	3,382	
1943.....	105,328	90,850	69,633	66,117	4,085	
1944.....	117,076	96,370	73,549	69,139	4,507	
1945.....	117,541	95,064	71,560	66,643	4,314	
1946.....	111,741	103,979	79,405	73,361	4,868	
1947.....	122,162	118,285	92,450	86,264	5,107	
1947						
January-March.....	28,968	27,885	21,580	20,148	1,206	
April-June.....	29,517	28,543	22,339	20,781	1,227	
July-September.....	30,354	29,437	23,040	21,463	1,298	
October-December.....	33,323	32,430	25,510	23,871	1,576	
1948						
January-March.....	31,597	30,726	24,200	23,605	1,348	
Percent of civilian wages and salaries						
Calendar year:						
1938.....		100.0	68.4	61.7	4.8	
1939.....		100.0	71.1	64.1	4.8	
1940.....		100.0	72.8	66.2	4.6	
1941.....		100.0	76.0	70.4	4.5	
1942.....		100.0	77.2	72.7	4.5	
1943.....		100.0	76.1	71.7	4.7	
1944.....		100.0	75.3	70.1	4.7	
1945.....		100.0	76.4	70.6	4.7	
1946.....		100.0	78.2	72.9	4.3	
1947						
January-March.....		100.0	77.4	72.3	4.3	
April-June.....		100.0	78.2	72.8	4.3	
July-September.....		100.0	78.3	72.9	4.4	
October-December.....		100.0	78.7	73.6	4.2	
1948						
January-March.....		100.0	78.8	77.1	4.4	

¹ Includes data for Alaska and Hawaii. Pay rolls covered by State unemployment insurance programs in these 2 Territories have ranged from \$18 million to \$78 million a quarter.

² Total represents estimated wages and salaries paid in cash and in kind in continental United States and, in addition, pay of Federal civilian and military personnel in all other areas; civilian wages and salaries include employee contributions to social insurance and related programs.

³ Quarterly data have been adjusted to correct for distribution of bonus payments.

⁴ Taxable wages plus estimated nontaxable wages in excess of \$3,000 earned in employment covered by program.

⁵ Taxable wages plus nontaxable wages earned in employment covered by program; excludes earnings of railroad workers covered by State laws through June 1939. Data for 1947 and 1948 preliminary.

⁶ Taxable wages plus nontaxable wages in excess of \$300 a month. Data for 1947 and 1948 preliminary.

Source: Data on wages and salaries from the Office of Business Economics, Department of Commerce; data on pay rolls for selected programs based on reports of administrative agencies.

TABLE 9.—Estimated number of employers¹ and workers and estimated amount of wages in industries covered by old-age and survivors insurance, by specified period, 1940-48

[Corrected to Aug. 2, 1948; data beginning 1946 are preliminary]

Year and quarter	Employers reporting wages ² (in thousands)	Workers with taxable wages during period ³ (in thousands)	Taxable wages ⁴		All workers employed in covered industries during period ⁵ (in thousands)	Total pay rolls in covered industries ⁶	
			Total (in millions)	Average per worker		Total (in millions)	Average per worker
1940.....	2,500	35,393	\$32,974	\$932	35,393	\$35,668	\$1,008
1941.....	2,646	40,976	41,848	1,021	40,976	45,463	1,110
1942.....	2,655	46,363	52,939	1,142	46,363	58,219	1,256
1943.....	2,394	47,656	62,423	1,310	47,656	69,653	1,462
1944.....	2,469	46,296	64,426	1,392	46,296	73,349	1,584
1945.....	2,614	46,392	62,945	1,357	46,392	71,560	1,543
1946.....	3,017	49,096	69,135	1,408	49,096	79,405	1,617
1947.....	3,250	49,200	78,150	1,588	49,200	92,450	1,879
1948							
January-March.....	1,971	36,537	15,462	423	36,537	15,760	431
April-June.....	2,008	37,483	16,561	442	37,557	17,400	463
July-September.....	1,998	37,682	15,838	420	38,057	17,498	460
October-December.....	2,001	36,016	14,562	404	37,593	18,995	505
1944							
January-March.....	2,010	36,326	17,362	478	36,326	17,698	487
April-June.....	2,048	36,893	17,284	468	36,992	18,185	492
July-September.....	2,038	37,301	16,243	435	37,752	18,359	486
October-December.....	2,039	35,629	13,537	380	37,780	19,109	506
1945							
January-March.....	2,076	35,855	17,874	499	35,855	18,262	509
April-June.....	2,149	35,854	17,541	489	35,949	18,558	516
July-September.....	2,176	35,684	14,982	420	36,285	17,261	476
October-December.....	2,199	33,598	12,548	373	35,973	17,478	486
1946							
January-March.....	2,287	36,038	16,840	467	36,038	17,408	483
April-June.....	2,470	38,055	17,845	469	38,153	19,101	501
July-September.....	2,478	39,670	17,750	447	40,228	20,310	505
October-December.....	2,513	37,945	16,700	440	39,930	22,584	566
1947							
January-March.....	2,531	38,765	20,850	538	38,765	21,580	557
April-June.....	2,597	39,785	20,700	621	39,900	22,320	559
July-September.....	2,583	39,900	19,500	489	40,600	23,040	567
October-December.....	2,600	38,700	17,100	442	41,000	25,510	622
1948							
January-March.....	2,700	40,000	23,300	582	40,000	24,200	605

¹ Number corresponds to number of employer returns. A return may relate to more than 1 establishment if employer operates several separate establishments but reports for concern as a whole.

² Quarterly and annual data for 1937-39 were presented in the *Bulletin* for February 1947, p. 31; quarterly data for 1940 were presented in the *Bulletin* for August 1947, p. 30; quarterly data for 1941-42 were presented in the *Bulletin* for February 1948, p. 31.

³ A description of these series and quarterly data for 1940 were presented in the *Bulletin* for August 1947, p. 30; quarterly data for 1941-42 were presented in the *Bulletin* for February 1948, p. 31.

TABLE 10.—Old-age and survivors insurance: Monthly benefits in current-payment status¹ at end of the month by type of benefit and month, June 1947–June 1948, and monthly benefit actions, by type of benefit, June 1948

[Amounts in thousands; data corrected to July 15, 1948]

Item	Total		Primary		Wife's		Child's		Widow's		Widow's current		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Monthly benefits in current-payment status at end of month:														
1947														
June.....	1,832,285	\$35,071.5	797,927	\$19,722.2	245,364	\$3,206.0	499,246	\$6,328.0	146,124	\$2,965.6	134,673	\$2,730.4	8,951	\$119.2
July.....	1,855,330	35,598.5	811,586	20,087.6	249,540	3,265.1	500,495	6,345.0	149,173	3,030.5	135,350	2,747.7	9,186	122.6
August.....	1,876,967	36,094.9	824,265	20,428.5	253,214	3,318.3	502,706	6,378.5	151,770	3,085.8	135,636	2,758.6	9,376	125.2
September.....	1,903,351	36,655.7	836,861	20,765.9	257,344	3,377.3	509,005	6,469.3	154,865	3,150.9	135,715	2,764.4	9,561	127.9
October.....	1,930,719	37,245.9	849,841	21,120.9	261,523	3,437.6	515,933	6,571.9	158,410	3,226.3	135,272	2,758.7	9,740	130.5
November.....	1,952,441	37,711.8	860,827	21,410.8	265,034	3,487.6	520,478	6,638.8	161,145	3,285.1	135,070	2,756.9	9,887	132.8
December.....	1,978,245	38,276.8	874,724	21,778.9	269,174	3,545.2	524,783	6,702.5	164,309	3,351.8	135,229	2,763.7	10,028	134.7
1948														
January.....	2,008,009	38,933.2	891,182	22,215.4	273,913	3,612.3	529,660	6,773.8	167,578	3,420.8	135,480	2,773.5	10,196	137.3
February.....	2,040,859	39,673.6	909,187	22,706.0	278,951	3,685.1	535,074	6,854.3	170,969	3,493.1	136,379	2,796.4	10,299	138.8
March.....	2,080,312	40,537.9	929,291	23,245.8	284,875	3,769.4	542,097	6,955.7	175,946	3,568.8	137,606	2,827.6	10,437	140.7
April.....	2,115,064	41,306.5	946,137	23,706.7	289,597	3,858.6	549,126	7,058.5	180,419	3,643.5	138,163	2,865.5	10,554	143.8
May.....	2,139,746	41,867.5	957,970	24,041.9	293,274	3,906.6	553,430	7,123.7	184,382	3,716.9	139,847	2,883.9	10,843	146.6
June.....	2,162,693	42,391.3	968,682	24,344.5	296,711	3,948.2	556,834	7,176.1	188,612	3,865.5	140,807	2,908.6	11,047	149.5
Monthly benefit actions, June 1948:														
In force ² beginning of month.....	2,438,936	48,629.5	1,130,092	28,710.0	337,490	4,517.3	583,338	7,504.4	187,363	3,834.4	189,697	3,915.4	10,958	148.0
Benefits awarded in month.....	50,842	1,061.8	22,141	593.0	8,371	117.4	10,912	151.7	5,091	105.0	4,084	89.6	293	4.2
Entitlements terminated ³	19,018	355.8	6,408	161.1	3,383	44.3	5,458	72.8	783	15.3	2,898	61.1	88	1.2
Net adjustments ⁴	217	19.1	128	13.6	39	1.7	90	2.3	2	0.0	26	1.2	1	(⁵) 0.0
In force end of month.....	2,470,977	49,354.7	1,145,953	29,155.6	342,511	4,592.2	588,812	7,585.5	191,680	3,925.2	190,859	3,945.2	11,162	151.0

¹ Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount which is less than current month's benefit.² Represents total benefits awarded (including benefits in current, deferred, and conditional-payment status) after adjustment for subsequent changes in number and amount of benefits (see footnote 4) and terminations (see footnote 3), cumulative from January 1940.³ Benefit is terminated when a beneficiary dies or loses entitlement to a benefit for some other reason.⁴ Adjustments result from operation of maximum and minimum provisions and from recomputations and administrative actions.⁵ Less than \$50.

TABLE 11.—Old-age and survivors insurance: Number of monthly benefits awarded, by type of benefit, number of lump-sum payments awarded, and number of deceased workers represented for the first time in awards of lump-sum payments, 1940–48

[Corrected to July 15, 1948]

Year and quarter ¹	Monthly benefits							Lump-sum awards ²	
	Total	Primary	Wife's	Child's	Widow's	Widow's current	Parent's	Number of payments	Number of deceased workers
1940.....	254,984	132,335	34,555	59,382	4,600	23,290	852	75,095	61,080
1941.....	269,286	114,660	38,213	75,619	11,020	30,502	1,272	117,303	90,941
1942.....	258,116	99,622	33,250	77,384	14,774	31,820	1,266	134,991	103,332
1943.....	262,865	89,070	31,916	85,619	19,576	35,420	1,264	163,011	122,185
1944.....	318,949	110,097	40,349	99,676	24,759	42,649	1,419	205,177	151,869
1945.....	462,463	185,174	63,068	127,514	29,844	55,108	1,755	247,012	178,813
1946.....	547,150	258,980	88,515	114,875	38,823	44,190	1,767	250,706	179,588
1947.....	572,909	271,488	94,189	115,754	45,249	42,807	3,422	218,787	181,992
1945									
January–March.....	104,064	35,613	12,587	33,025	7,730	14,689	420	65,695	47,896
April–June.....	117,857	41,116	14,454	37,208	7,954	16,614	511	69,770	50,196
July–September.....	106,782	44,493	14,908	28,058	6,821	12,096	406	54,750	39,528
October–December.....	133,760	63,952	21,119	29,223	7,339	11,709	418	66,797	41,193
1946									
January–March.....	147,229	72,379	23,553	30,091	8,805	12,006	395	84,185	46,894
April–June.....	155,036	75,641	25,222	31,452	10,306	11,966	449	67,543	48,795
July–September.....	132,627	62,541	21,809	27,222	10,020	10,570	456	58,382	41,688
October–December.....	112,258	48,419	17,931	26,110	9,692	9,639	467	60,596	42,231
1947									
January–March.....	133,217	62,106	22,136	27,548	10,404	10,293	730	60,357	43,312
April–June.....	162,847	69,319	24,383	33,202	12,525	12,173	1,245	61,729	51,507
July–September.....	141,475	68,866	23,206	27,676	10,702	10,232	793	48,563	43,033
October–December.....	145,370	71,197	24,464	27,328	11,618	10,109	654	48,138	43,540
1948									
January–March.....	167,445	82,316	27,970	30,784	14,197	11,804	674	55,685	52,377
April–June.....	154,525	69,570	25,384	31,945	15,006	11,785	835	58,261	54,802

¹ Quarterly data for 1940–44 were presented in the *Bulletin* for February 1947, p. 29.² Under 1939 and 1946 amendments.

TABLE 12.—Unemployment insurance: Initial claims received in local offices, by State, June 1948

[Data reported by State agencies; corrected to July 16, 1948]

Region and State	Total			New		
	All claimants	Amount of change from—		Women claimants	All claimants	Women claimants
		May 1948	June 1947			
Total ¹	923,000	-92,000	+44,000	416,000	564,000	264,000
Region I:						
Connecticut.....	14,324	+3,620	+2,865	7,288	12,334	6,114
Maine.....	6,427	-452	+1,053	3,918	2,905	1,518
Massachusetts.....	41,355	-1,215	-3,881	20,569	31,308	15,624
New Hampshire.....	3,265	-866	+90	1,702	1,956	970
Rhode Island ²						
Vermont.....	866	+4	-142	507	634	333
Region II-III:						
Delaware.....	1,276	+134	-91	473	940	386
New Jersey.....	43,155	+9,492	-1,757	22,090	25,063	13,207
New York.....	290,952	-143,505	+42,344	145,158	176,489	86,577
Pennsylvania.....	53,029	+7,789	-38,109	23,814	34,831	16,100
Region IV:						
District of Columbia.....	1,143	-29	-112	570	1,069	542
Maryland.....	14,184	+1,717	+3,823	4,309	10,283	3,248
North Carolina.....	11,311	+1,157	-2,382	7,391	8,418	5,582
Virginia.....	5,649	-10,525	+540	2,718	5,192	2,439
West Virginia.....	4,209	-147	-2,395	1,307	3,275	1,073
Region V:						
Kentucky.....	4,836	+387	-1,879	2,293	3,539	1,675
Michigan.....	79,753	+32,990	+29,947	19,746	25,831	7,100
Ohio.....	30,121	-1,630	+3,072	9,246	13,935	6,424
Region VI:						
Illinois.....	42,950	-4,519	-3,167	22,520	31,159	16,561
Indiana.....	20,019	+4,301	+3,942	8,251	8,725	3,963
Wisconsin.....	7,337	-48	+2,980	3,937	4,051	2,273
Region VII:						
Alabama.....	8,749	+2,248	+845	2,531	6,808	2,096
Florida.....	13,370	+2,605	+1,842	6,764	10,196	5,136
Georgia.....	8,177	-339	-2,838	4,457	5,192	2,857
Mississippi.....	3,440	+449	-330	1,267	2,395	1,021
South Carolina.....	5,306	+829	+583	2,770	3,937	2,133
Tennessee.....	8,432	+1,166	-2,401	4,057	6,720	3,215
Region VIII:						
Iowa.....	2,789	+716	+383	1,632	2,066	1,223
Minnesota.....	3,899	-123	+132	2,041	2,891	1,581
Nebraska.....	1,022	+307	+199	485	622	308
North Dakota.....	110	+35	-12	(³)	65	(³)
South Dakota.....	147	+40	+30	104	78	47
Region IX:						
Arkansas.....	3,547	+28	-544	1,027	2,533	821
Kansas.....	2,754	+650	+126	1,195	1,891	881
Missouri.....	17,625	+1,575	-6,550	8,632	11,828	6,540
Oklahoma.....	4,066	+674	-645	1,550	2,894	1,186
Region X:						
Louisiana.....	7,691	+1,038	-85	2,410	5,840	2,053
New Mexico.....	738	+185	+73	191	547	142
Texas.....	8,002	+1,226	-3,264	3,311	4,690	2,768
Region XI:						
Colorado.....	1,743	+135	+292	749	1,135	502
Idaho.....	409	-182	-234	207	209	132
Montana.....	508	-178	-59	242	325	181
Utah.....	1,632	+665	+360	767	1,213	624
Wyoming.....	224	-38	-39	129	158	99
Region XII:						
Arizona.....	2,391	+315	+119	944	1,773	776
California.....	107,327	-10,405	+12,009	45,419	55,968	25,757
Nevada.....	830	+72	-45	326	585	259
Oregon.....	13,304	+12,513	+1,627	5,487	14,579	4,469
Washington.....	13,830	-3,230	+4,457	3,702	5,664	1,607
Regions XIII and XIV:						
Alaska.....	398	-53	+303	206	245	143
Hawaii.....	1,070	+103	+743	300	825	154

¹ Includes estimates for Rhode Island and for women claimants in North Dakota.² Data not received.³ Since Wisconsin has no provision for a benefit year, a new claim is a claim requiring a determination of a benefit amount and duration, as well as eligibility for benefits, on a per employer basis.⁴ Data estimated by State agency.TABLE 13.—Unemployment insurance: Continued claims¹ received in local offices, by State, June 1948

[Data reported by State agencies; corrected to July 16, 1948]

Region and State	Total ²			Compensable		
	All claimants	Amount of change from—		Women claimants	All claimants	Women claimants
		May 1948	June 1947			
Total ²	4,614,000	+354,000	-292,000	2,308,000	4,076,000	2,041,000
Region I:						
Connecticut.....	47,888	+7,961	-25,197	27,602	40,153	23,368
Maine.....	47,741	-7,190	-2,195	25,088	45,082	23,574
Massachusetts.....	336,751	+45,974	-42,929	171,382	303,408	153,749
New Hampshire.....	31,208	+2,014	+30	18,403	28,793	17,022
Rhode Island ³						
Vermont.....	9,177	+655	-1,442	5,272	8,634	5,011
Region II-III:						
Delaware.....	5,543	-106	-1,227	2,993	5,062	2,761
New Jersey.....	256,745	+24,145	-59,586	137,004	239,331	127,882
New York.....	956,141	+159,074	-78,225	478,734	724,465	363,690
Pennsylvania.....	275,559	+9,590	-137,578	121,451	250,441	109,939
Region IV:						
District of Columbia.....	14,800	+109	-730	7,840	14,261	7,552
Maryland.....	65,952	+5,016	-7,841	27,393	65,952	27,393
North Carolina.....	73,666	+4,849	-12,522	55,767	64,483	48,935
Virginia.....	52,859	+16,756	-2,254	33,919	48,724	31,608
West Virginia.....	33,144	+1,130	-15,296	9,878	32,003	9,500
Region V:						
Kentucky.....	41,495	+89	-7,678	19,005	39,418	18,018
Michigan.....	195,162	-5,931	+36,186	70,042	179,161	64,769
Ohio.....	135,349	-486	+13,052	65,944	111,287	54,672
Region VI:						
Illinois.....	402,665	+32,173	+73,818	250,806	377,647	236,127
Indiana.....	70,452	+7,359	+21,387	35,367	63,342	32,106
Wisconsin.....	27,170	-169	+4,854	16,332	22,875	13,961
Region VII:						
Alabama.....	50,544	+747	-5,987	18,976	45,933	17,442
Florida.....	50,309	+10,503	-1,269	28,954	53,137	25,768
Georgia.....	51,708	+1,565	-13,128	33,407	43,307	28,213
Mississippi.....	18,451	-477	-2,032	8,508	15,591	7,126
South Carolina.....	16,677	+1,995	+357	8,889	14,068	7,393
Tennessee.....	86,173	+13,402	-6,839	43,985	81,907	41,793
Region VIII:						
Iowa.....	16,315	+246	-202	9,223	14,937	8,311
Minnesota.....	19,558	-6,352	+2,586	9,669	17,404	8,474
Nebraska.....	4,177	-125	-346	2,304	3,520	1,986
North Dakota.....	593	-458	-455	(⁴)	571	(⁴)
South Dakota.....	886	-193	-363	525	854	503
Region IX:						
Arkansas.....	23,435	-2,863	-1,504	7,653	21,994	7,136
Kansas.....	16,407	-850	-4,337	7,375	15,484	6,965
Missouri.....	106,359	+899	-23,819	53,362	95,554	47,081
Oklahoma.....	18,717	+105	-6,222	7,165	17,030	6,464
Region X:						
Louisiana.....	31,591	-278	-1,301	9,925	28,050	8,643
New Mexico.....	3,860	-234	+311	1,222	3,654	1,155
Texas.....	28,340	-410	-12,356	13,778	23,563	11,562
Region XI:						
Colorado.....	11,193	+486	+1,344	5,470	9,232	4,601
Idaho.....	4,009	-2,095	-1,952	2,121	3,780	2,002
Montana.....	5,416	-2,644	-44	2,796	5,007	2,602
Utah.....	6,552	-1,348	-101	3,579	6,335	3,467
Wyoming.....	1,376	-333	-70	832	1,222	732
Region XII:						
Arizona.....	11,144	+295	+1,319	5,048	10,422	4,741
California.....	719,853	+40,350	-5,297	350,319	674,079	328,781
Nevada.....	4,979	-244	+397	2,289	4,763	2,204
Oregon.....	35,438	-1,590	+1,494	12,826	31,239	11,772
Washington.....	83,602	-7,380	+7,537	29,706	78,721	28,390
Regions XIII and XIV:						
Alaska.....	2,925	-1,514	+2,328	1,445	2,666	1,297
Hawaii.....	7,983	+1,146	+5,805	2,763	7,385	2,656

¹ In some States 1 claim covers more than 1 week.² Includes waiting-period claims except in Maryland, which has no provision for filing such claims.³ Includes estimates for Rhode Island and for women claimants in North Dakota.⁴ Data not received.

TABLE 14.—Unemployment insurance: Number of individuals¹ compensated during weeks ended in June 1948 and number of weeks compensated and amount of benefits paid in June 1948, by State

[Data reported by State agencies; corrected to July 16, 1948]

Region and State	All types of unemployment							Total unemployment			
	Individuals compensated during weeks ended—				Weeks compensated			Benefits paid ¹	Weeks compensated	Benefits paid ¹	Average weekly payment
					Number	Amount of change from—					
	June 5	June 12	June 19	June 26			May 1948					June 1947
Total ²	741,000	967,000	831,000	848,000	3,851,000	+234,000	-369,000	\$71,690,000	3,627,000	\$68,863,000	\$18.99
Region I:											
Connecticut	11,553	15,992	14,286	12,918	64,973	+9,829	-7,681	1,264,400	62,774	1,239,090	19.74
Maine	11,573	10,638	9,494	8,244	42,777	-5,781	-4,147	622,555	35,105	535,265	15.25
Massachusetts	57,047	59,516	56,329	50,099	258,848	+29,437	-46,566	5,340,613	233,160	5,082,896	21.80
New Hampshire	4,212	6,393	6,514	6,487	26,773	+4,545	+973	392,385	24,376	370,068	15.15
Rhode Island ⁴											
Vermont	1,596	1,753	1,829	1,750	7,741	-113	-1,918	126,809	7,418	124,019	16.72
Region II-III:											
Delaware	987	1,044	1,025	1,015	4,837	+307	-799	69,894	4,466	66,545	14.90
New Jersey	44,414	53,873	58,002	52,844	239,515	+31,843	-63,701	4,632,149	227,680	4,498,766	19.76
New York	147,014	178,582	136,194	158,002	714,755	+30,562	-107,541	14,771,977	679,017	14,033,378	20.67
Pennsylvania	44,607	56,823	40,422	50,995	240,287	+23,005	-125,855	4,093,656	232,171	4,011,272	17.28
Region IV:											
District of Columbia	2,595	4,346	2,500	4,044	14,817	-724	+236	252,039	14,661	248,871	16.98
Maryland	13,240	12,842	12,729	12,803	60,155	+3,744	-13,738	1,084,276	53,664	1,018,124	18.97
North Carolina	12,992	12,812	13,355	14,025	55,725	+815	-10,554	581,322	51,874	556,812	10.73
North Carolina	5,640	12,496	12,272	10,013	46,764	+26,541	-3,486	648,925	44,115	620,474	14.06
Virginia	5,119	5,167	6,248	4,786	24,671	+641	-13,259	373,064	18,387	283,710	15.43
West Virginia											
Region V:											
Kentucky	5,826	10,312	7,564	7,546	33,844	+32	-2,710	402,754	32,952	396,322	12.03
Michigan	36,211	36,469	35,133	38,856	166,037	-10,036	+26,474	3,362,385	161,170	3,310,137	20.54
Ohio	20,127	24,940	22,905	21,057	101,558	+391	+6,830	1,745,115	96,725	1,699,073	17.57
Region VI:											
Illinois	62,865	81,284	74,640	75,731	334,102	+53,132	+58,607	5,982,060	308,782	5,697,407	18.45
Indiana	13,417	14,054	11,359	10,748	53,807	+1,341	+13,606	904,407	50,392	874,458	17.35
Indiana	4,681	4,572	4,774	4,074	20,247	+617	+3,120	347,612	17,886	318,061	17.78
Wisconsin											
Region VII:											
Alabama	6,986	10,163	10,513	9,511	40,930	-1,788	-7,768	608,682	39,368	593,044	15.06
Florida	8,464	9,481	9,853	10,271	41,981	+8,358	-2,789	572,773	40,971	563,398	13.75
Georgia	6,872	10,519	8,723	9,242	39,699	+3,626	-8,160	511,601	36,678	483,056	13.17
Georgia	2,515	3,107	3,301	2,986	12,561	-2,748	-648	154,977	11,915	149,356	12.54
Mississippi	3,705	4,799	4,648	4,702	20,157	+3,396	+3,264	293,741	19,628	289,137	14.73
South Carolina	3,705	4,799	4,648	4,702	20,157	+3,396	+3,264	293,741	19,628	289,137	14.73
Tennessee	7,691	21,875	14,026	17,420	69,907	+6,550	-9,034	919,713	67,076	894,411	13.33
Region VIII:											
Iowa	3,137	3,081	2,997	2,829	13,515	+405	+908	202,613	12,194	190,729	15.64
Iowa	8,941	6,919	6,265	6,322	24,773	-9,356	-3,472	463,418	(⁵)	(⁵)	(⁵)
Minnesota	955	935	995	1,014	4,458	-604	-955	64,086	4,124	60,668	14.71
Nebraska	955	935	995	1,014	4,458	-604	-955	64,086	4,124	60,668	14.71
Nebraska	79	95	83	68	435	-651	-195	6,937	361	6,105	16.91
North Dakota	79	95	83	68	435	-651	-195	6,937	361	6,105	16.91
South Dakota	84	198	88	147	621	-255	+22	10,441	690	10,045	17.03
Region IX:											
Arkansas	4,415	4,664	4,077	4,292	19,727	-3,565	-243	319,694	18,651	309,315	16.58
Arkansas	2,788	3,107	2,591	2,847	12,541	-2,553	-5,375	187,512	11,836	180,721	15.27
Kansas	17,094	20,558	19,998	14,705	84,565	+1,527	-14,703	1,308,418	77,586	1,256,825	16.29
Kansas	5,825	6,238	5,571	5,421	24,342	-4,798	-9,008	400,627	23,237	388,696	16.73
Oklahoma											
Region X:											
Louisiana	7,160	9,964	9,478	8,752	38,524	+2,015	-2,732	586,165	36,407	536,088	14.72
Louisiana	705	720	719	713	3,236	-572	+902	55,253	3,139	54,071	17.23
New Mexico	5,298	7,776	8,538	6,824	32,230	-2,042	-15,474	431,109	29,828	409,947	13.74
Texas											
Region XI:											
Colorado	1,834	1,862	1,892	1,799	8,386	+1,100	+876	130,304	8,037	126,261	15.71
Colorado	761	1,060	781	646	3,511	-1,822	-207	62,386	3,285	59,442	18.09
Idaho	1,243	1,159	1,170	965	4,962	-2,558	+721	77,488	4,952	77,488	15.65
Montana	1,236	1,258	1,092	1,094	5,223	-1,736	-1,179	113,329	4,826	107,254	22.22
Utah	1,236	1,258	1,092	1,094	5,223	-1,736	-1,179	113,329	4,826	107,254	22.22
Wyoming	271	393	354	257	1,457	-167	-95	26,260	1,296	23,642	18.24
Region XII:											
Arizona	1,525	1,526	1,475	1,460	6,816	+559	+1,583	126,961	6,560	123,528	18.83
Arizona	94,031	190,096	136,603	138,252	647,197	+52,036	-27,743	13,667,849	614,341	13,232,718	21.54
California	853	1,148	795	1,167	4,385	-634	+486	86,194	4,218	83,953	19.90
Nevada	5,737	5,583	5,921	6,002	26,654	-4,248	+356	454,873	25,180	439,790	17.46
Oregon	15,067	15,315	14,747	15,296	65,662	-15,582	-4,548	1,231,672	62,333	1,184,891	19.01
Washington											
Regions XIII and XIV:											
Alaska	986	1,130	1,108	967	4,750	-1,612	+3,417	107,914	4,613	105,835	23.94
Hawaii	1,826	715	1,280	2,131	6,677	+1,092	+4,163	124,084	5,502	114,438	20.80

¹ The number of individuals is assumed to be identical with the number of weeks compensated. This assumption may result in a slight overstatement of the number of individuals.

² Gross: not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

³ Includes estimates for Rhode Island and for total unemployment in Minnesota.

⁴ Data not received.

⁵ Data estimated by State agency.

⁶ Comparable data not received.

TABLE 15.—Unemployment insurance: Ratio of State insured unemployment¹ in week ended June 12, 1948, to average covered employment in 1946

Region and State	Insured unemployment ¹	Average covered employment ² (in thousands)	Ratio (percent) of insured unemployment to covered employment
Total.....	1,049,281	30,127.7	3.5
Region I:			
Connecticut.....	18,976	593.3	3.2
Maine.....	10,595	167.2	6.3
Massachusetts.....	71,587	1,413.8	5.1
New Hampshire.....	6,473	126.0	5.1
Rhode Island.....	18,740	231.0	8.1
Vermont.....	2,029	61.4	3.3
Region II-III:			
Delaware.....	1,200	83.2	1.4
New Jersey.....	53,429	1,221.7	4.4
New York.....	211,538	4,103.2	5.2
Pennsylvania.....	59,814	2,826.6	2.1
Region IV:			
District of Columbia.....	3,255	210.0	1.6
Maryland.....	14,276	521.2	2.7
North Carolina.....	16,513	584.9	2.9
Virginia.....	12,582	451.3	3.0
West Virginia.....	7,807	346.9	2.3
Region V:			
Kentucky.....	9,770	333.4	2.9
Michigan.....	33,764	1,430.5	2.4
Ohio.....	28,422	2,017.4	1.4
Region VI:			
Illinois.....	84,147	2,232.4	3.8
Indiana.....	14,158	803.5	1.8
Wisconsin.....	5,857	667.8	.9
Region VII:			
Alabama.....	11,751	380.1	3.1
Florida.....	12,986	354.8	3.7
Georgia.....	12,205	456.1	2.5
Mississippi.....	4,197	168.5	2.5
South Carolina.....	5,305	279.5	2.1
Tennessee.....	22,018	461.8	4.8
Region VIII:			
Iowa.....	3,708	300.9	1.2
Minnesota.....	8,413	503.2	1.7
Nebraska.....	1,238	144.1	.9
North Dakota.....	136	34.9	.4
South Dakota.....	191	43.0	.4
Region IX:			
Arkansas.....	5,468	197.0	2.8
Kansas.....	3,453	208.7	1.7
Missouri.....	23,326	722.1	3.2
Oklahoma.....	7,433	237.7	3.1
Region X:			
Louisiana.....	10,615	379.5	2.8
New Mexico.....	850	72.1	1.2
Texas.....	10,070	1,016.0	1.0
Region XI:			
Colorado.....	2,468	175.2	1.4
Idaho.....	816	76.7	1.1
Montana.....	1,238	83.0	1.5
Utah.....	1,395	106.3	1.3
Wyoming.....	315	46.2	.7
Region XII:			
Arizona.....	2,354	68.3	2.7
California.....	182,235	2,323.6	7.8
Nevada.....	1,064	36.9	2.9
Oregon.....	8,089	284.0	2.8
Washington.....	19,122	479.9	4.0

¹ Represents number of continued claims for unemployment in the week in which the 8th of the month falls.

² Average number of workers in covered employment in the pay period of each type (weekly, semi-monthly, etc.) ending nearest the 15th of each month; corrected to June 15, 1948.

TABLE 16.—State unemployment insurance funds available as of June 30, 1948, contributions and interest, benefits paid, and ratio of benefits to contributions, April-June 1948, by State¹

[Corrected to July 26, 1948]

Region and State	Funds available for benefits ² (in thousands)		Income, April-June 1948 ³			Benefits paid, April-June 1948 ⁴	Benefits as percent of contributions ⁵	
	As of June 30, 1948	Amount of change from Mar. 31, 1948	Contributions and interest ⁶	Contributions	Interest		April-June 1948	Cumulative since beginning of program
Total.....	\$7,392,683	+\$52,265	\$287,773,001	\$250,375,866	\$37,397,135	\$212,328,930	84.4	42.9
Region I:								
Conn.....	192,991	-1,351	1,892,192	909,448	982,744	3,237,085	355.6	32.3
Maine.....	41,594	+56	1,853,673	1,641,956	211,717	1,807,856	109.7	43.8
Mass.....	176,156	-1,757	12,252,107	11,354,247	897,860	14,069,264	123.4	63.0
N. H.....	27,540	+141	1,132,145	994,112	138,033	991,318	99.7	37.0
R. I.....	750,584	-15,569	2,486,654	2,181,612	305,042	4,095,031	187.3	61.0
Vt.....	16,011	+228	636,756	556,350	80,406	379,099	68.1	30.1
Region II-III:								
Del.....	14,600	+206	420,242	347,443	72,799	214,135	61.5	35.8
N. J.....	7,488,874	+4,541	28,024,939	25,531,818	2,493,121	13,510,733	52.8	38.6
N. Y.....	1,031,115	-15,953	26,965,688	21,698,478	5,267,210	43,369,601	197.8	50.6
Pa.....	620,193	+7,360	19,708,397	16,590,907	3,117,490	12,259,562	74.0	43.5
Region IV:								
D. C.....	45,064	-35	805,879	578,562	227,317	842,300	145.4	29.5
Md.....	124,664	+1,383	4,416,950	3,789,028	627,922	3,082,083	79.9	42.6
N. C.....	144,063	+4,397	6,131,095	5,407,728	723,367	1,738,781	32.1	23.4
Va.....	82,461	+899	2,183,322	1,767,361	415,961	1,292,914	72.1	33.0
W. Va.....	82,913	+2,888	4,083,035	3,660,457	412,578	1,302,991	32.7	39.7
Region V:								
Ky.....	109,664	+2,750	3,940,730	3,392,942	547,788	1,192,056	35.1	24.7
Mich.....	291,215	+12,177	23,208,483	21,904,096	1,304,387	11,032,963	50.4	62.6
Ohio.....	540,193	+7,187	12,736,528	10,007,643	2,728,885	5,551,386	55.5	27.7
Region VI:								
Ill.....	502,833	+5,083	19,996,838	17,453,683	2,543,155	14,846,700	85.0	43.4
Ind.....	189,802	+1,488	4,250,219	3,291,091	959,128	2,761,564	83.9	38.3
Wis.....	213,321	+2,555	3,720,542	2,641,764	1,078,778	1,161,104	43.9	19.9
Region VII:								
Ala.....	59,924	+1,208	3,040,886	2,738,904	301,982	1,840,935	66.9	53.1
Fla.....	73,170	+1,155	2,641,044	2,272,884	368,160	1,475,548	64.7	36.7
Ga.....	98,348	+1,738	3,179,696	2,683,727	495,969	1,417,055	52.7	29.1
Miss.....	41,954	+1,776	2,318,075	2,109,406	209,289	542,634	25.7	27.2
S. C.....	51,576	+1,845	2,163,022	1,905,060	257,962	821,748	43.0	25.9
Tenn.....	102,045	+1,690	4,484,210	3,909,844	574,366	2,784,196	70.1	40.6
Region VIII:								
Iowa.....	80,707	+2,128	2,813,571	2,410,843	402,728	685,986	28.4	27.6
Minn.....	116,785	+2,037	3,770,051	3,186,515	583,536	1,735,419	54.4	36.5
Nebr.....	32,545	+438	692,425	528,455	163,970	252,566	47.8	25.9
N. Dak.....	7,495	+273	371,071	334,083	36,988	97,601	29.2	30.4
S. Dak.....	8,522	+186	247,146	204,046	43,100	60,018	29.4	20.9
Region IX:								
Ark.....	35,869	+609	1,556,338	1,376,695	179,643	939,319	68.2	37.2
Kans.....	58,290	+1,342	2,071,963	1,779,391	292,572	726,575	40.8	34.3
Mo.....	172,145	+3,435	7,581,506	6,710,606	870,901	4,154,333	61.8	36.5
Okla.....	43,950	+972	2,097,454	1,880,638	216,816	1,126,860	59.9	48.9
Region X:								
La.....	92,731	+2,817	4,526,834	4,062,133	464,691	1,722,891	42.1	40.1
N. Mex.....	17,136	+719	926,228	840,778	85,450	208,510	24.8	23.7
Tex.....	186,794	+5,959	7,393,142	6,455,739	937,403	1,415,652	21.8	26.6
Region XI:								
Colo.....	49,424	+1,612	1,944,504	1,696,522	247,982	333,380	19.6	24.1
Idaho.....	22,107	+678	1,046,150	935,516	110,634	364,183	38.8	33.0
Mont.....	26,970	+665	1,060,466	926,047	134,419	395,468	42.7	31.2
Utah.....	32,683	+406	941,467	776,792	164,675	537,117	69.0	36.5
Wyo.....	11,017	+271	374,169	319,047	55,122	103,803	32.5	30.3
Region XII:								
Ariz.....	26,398	+724	1,097,570	965,346	132,224	373,697	38.7	20.7
Calif.....	719,513	-7,719	34,279,587	30,642,895	3,636,692	42,164,004	137.1	60.6
Nev.....	12,942	+172	490,322	425,235	65,087	316,450	74.4	31.5
Oreg.....	79,632	+2,234	3,891,259	3,491,117	400,142	1,696,408	47.5	41.3
Wash.....	142,333	+4,241	8,729,768	8,012,383	717,385	4,635,138	58.0	47.7
Regions XIII and XIV:								
Alaska.....	10,777	-64	361,969	307,502	54,467	425,919	138.3	25.3
Hawaii.....	23,111	+498	834,104	717,992	116,112	356,961	46.8	9.2

¹ Data reported by State agencies except interest, which is credited and reported by Treasury.

² Represents sum of balances at end of month in State clearing account and benefit-payment account and in State unemployment account in Federal unemployment trust fund.

³ Represents contributions, penalties, and interest collected from employers, and contributions from employees. Adjusted for refunds and for dishonored contribution checks. Current contribution rates (percent of taxable wages) are: for employers, 2.7 percent except in Michigan, where rate is 3.0 percent; for employees, 1.0 percent in Alabama; and in New Jersey, effective June 1, 1948, one-fourth of employee's 1.0-percent contribution rate is credited

to the unemployment trust fund. Experience rating, operative in 56 States, modifies above rates. All States collect contributions either wholly or in part on quarterly basis.

⁴ Interest represents earnings of funds in State accounts in Federal unemployment trust fund and is credited at end of each quarter.

⁵ Net: adjusted for voided benefit checks and transfers under interstate combined-wage plan; includes reconversion unemployment benefits for seamen.

⁶ Excludes reconversion unemployment benefits for seamen.

⁷ Excludes \$200,000 in California, \$10,000,000 in New Jersey, and \$28,968,681 in Rhode Island, withdrawn for payment of disability benefits.

TABLE 17.—Veterans' unemployment allowances: Claims and payments, June 1948¹

State	Initial claims	Continued claims	Weeks compensated	Payments
Total.....	357,819	1,716,232	1,544,553	\$30,676,262
Alabama.....	6,254	42,114	38,470	766,580
Alaska.....	61	806	502	15,550
Arizona.....	2,095	9,044	8,439	167,333
Arkansas.....	3,687	26,293	25,825	512,161
California.....	29,966	159,346	150,046	2,988,543
Colorado.....	2,114	8,079	7,666	151,850
Connecticut.....	7,052	22,117	15,110	390,522
Delaware.....	949	2,342	2,399	46,881
District of Columbia.....	601	8,536	7,635	152,898
Florida.....	10,018	61,489	57,123	1,138,268
Georgia.....	5,758	32,521	28,850	574,395
Hawaii.....	935	5,565	4,365	86,808
Idaho.....	345	2,369	2,569	50,457
Illinois.....	14,969	74,263	63,923	1,264,229
Indiana.....	10,396	28,619	23,900	470,350
Iowa.....	1,832	5,895	5,344	105,327
Kansas.....	2,447	8,349	7,499	148,155
Kentucky.....	3,707	28,708	21,159	420,890
Louisiana.....	5,494	36,652	32,135	632,735
Maine.....	2,629	14,214	12,981	256,080
Maryland.....	2,648	15,448	13,872	275,605
Massachusetts.....	16,947	93,062	79,019	1,571,257
Michigan.....	24,953	82,153	71,263	1,411,725
Minnesota.....	3,945	19,213	20,392	402,161
Mississippi.....	2,902	14,929	11,967	238,073
Missouri.....	9,677	44,697	39,643	782,545
Montana.....	464	2,424	2,286	45,447
Nebraska.....	705	2,605	2,175	42,797
Nevada.....	366	1,294	1,237	24,546
New Hampshire.....	2,115	8,845	6,480	127,936
New Jersey.....	14,600	78,650	74,211	1,478,929
New Mexico.....	1,292	6,680	6,077	120,595
New York.....	66,775	229,343	207,115	4,119,508
North Carolina.....	5,300	29,088	27,279	542,346
North Dakota.....	67	293	224	4,480
Ohio.....	11,741	56,145	52,555	1,039,188
Oklahoma.....	3,854	24,171	20,784	411,516
Oregon.....	4,203	18,483	17,668	348,563
Pennsylvania.....	31,558	159,695	143,532	2,862,089
Puerto Rico.....	2,052	12,014	12,330	246,114
Rhode Island.....	2,211	13,516	12,516	269,593
South Carolina.....	3,227	21,280	18,634	371,127
South Dakota.....	310	1,482	1,080	21,615
Tennessee.....	4,826	44,324	41,133	819,972
Texas.....	8,295	60,646	55,428	1,100,069
Utah.....	1,467	4,231	3,351	65,964
Vermont.....	752	3,947	3,735	73,491
Virginia.....	3,891	19,739	19,999	396,413
Washington.....	6,776	29,394	26,138	514,158
West Virginia.....	4,453	31,146	26,378	524,475
Wisconsin.....	3,948	9,663	8,432	165,504
Wyoming.....	129	411	427	8,448

¹ Represents activities under provisions of title V of the Servicemen's Readjustment Act of 1944; excludes data for self-employed veterans.

Source: Data reported to the Readjustment Al-

lowance Service, Veterans Administration, by unemployment insurance agencies in 48 States, the District of Columbia, Alaska, and Hawaii, and by the Veterans Administration for Puerto Rico.

TABLE 18.—Nonfarm placements: Number, by State, June 1948

U. S. Employment Service region and State	Total	Women	Veterans ¹
Total.....	524,148	173,760	158,114
Region I:			
Connecticut.....	7,500	2,799	2,250
Maine.....	5,269	2,309	1,256
Massachusetts.....	10,300	4,308	3,238
New Hampshire.....	2,135	775	663
Rhode Island.....	2,367	1,464	488
Vermont.....	1,099	301	404
Region II:			
New York.....	61,982	35,181	12,657
Region III:			
Delaware.....	1,334	577	371
New Jersey.....	11,115	5,837	2,417
Pennsylvania.....	23,680	6,923	8,166
Region IV:			
District of Columbia.....	3,688	1,320	1,180
Maryland.....	5,736	1,681	1,964
North Carolina.....	10,342	3,150	3,166
Virginia.....	8,075	3,378	1,840
West Virginia.....	3,565	1,335	1,139
Region V:			
Kentucky.....	2,988	1,013	954
Michigan.....	12,723	2,499	5,084
Ohio.....	27,069	7,423	8,006
Region VI:			
Illinois.....	15,275	4,720	5,154
Indiana.....	10,479	3,444	3,032
Wisconsin.....	15,359	4,833	4,363
Region VII:			
Alabama.....	13,627	4,280	3,204
Florida.....	10,857	4,234	3,284
Georgia.....	11,017	3,968	2,866
Mississippi.....	8,026	2,395	1,997
South Carolina.....	7,811	1,633	2,699
Tennessee.....	12,070	3,663	4,122
Region VIII:			
Iowa.....	8,148	1,988	2,974
Minnesota.....	12,571	2,778	4,540
Nebraska.....	4,452	915	1,710
North Dakota.....	2,616	603	813
South Dakota.....	1,946	376	773
Region IX:			
Arkansas.....	5,610	2,682	2,388
Kansas.....	8,113	1,969	2,915
Missouri.....	9,382	2,782	2,928
Oklahoma.....	11,705	3,185	3,667
Region X:			
Louisiana.....	6,072	1,681	2,160
New Mexico.....	5,099	803	2,162
Texas.....	44,159	14,637	12,374
Region XI:			
Colorado.....	6,725	1,107	2,681
Idaho.....	3,315	570	1,645
Montana.....	2,613	444	1,068
Utah.....	2,948	494	1,398
Wyoming.....	1,372	242	564
Region XII:			
Arizona.....	3,896	880	1,457
California.....	39,765	12,712	13,481
Nevada.....	2,055	645	612
Oregon.....	12,254	1,793	3,686
Washington.....	20,820	2,984	6,184

¹ Represents placements of veterans of all wars.

(Continued from page 23)

prospect for extending similar programs to other industries.

Benefits are payable to sugar-cane laborers only during the off-season, that is, the period from October 1 to January 31. They are payable at the rate of not more than \$3 a week to workers in the agricultural part of the industry and not more than \$5 a week

to workers in the industrial part.

The program is to be financed from a weekly tax of 5 percent of wages payable by the worker and 5 percent by the employer. The taxes are paid to the Treasurer of Puerto Rico, who prescribes the rules necessary to enforce the taxing provisions.

Administration of the benefits is assigned to an Employment Security

Division in the Department of Labor, and the Director of Employment Security is to promulgate, with the approval of the Commissioner of Labor, the rules and regulations necessary to effectuate the purpose of the act. The taxing provisions become effective January 1, 1949. Benefit payments are scheduled to begin October 1, 1949.

TABLE 19.—Public assistance in the United States, by month, June 1947–June 1948¹

Year and month	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance
			Families	Children					Families	Children		
Number of recipients												
Percentage change from previous month												
1947												
June.....		2,271,007	396,148	1,009,475	79,033	335,000	-----	+0.5	+1.2	+1.3	+0.5	-0.7
July.....		2,279,507	399,688	1,017,730	79,341	334,000	-----	+4	+9	+8	+4	-4
August.....		2,289,260	404,014	1,027,974	79,719	333,000	-----	+4	+1.1	+1.0	+5	-3
September.....		2,297,995	407,610	1,037,210	80,077	332,000	-----	+4	+9	+9	+4	-5
October.....		2,314,782	412,448	1,047,863	80,475	335,000	-----	+7	+1.2	+1.0	+5	+1.1
November.....		2,323,989	410,912	1,046,146	80,830	340,000	-----	+4	-4	-2	+4	+1.3
December.....		2,332,006	416,190	1,059,944	81,147	355,000	-----	+3	+1.3	+1.3	+4	+4.7
1948												
January.....		2,338,645	423,096	1,078,775	81,442	378,000	-----	+3	+1.7	+1.8	+4	+6.3
February.....		2,340,862	429,792	1,096,609	81,842	393,000	-----	+1	+1.6	+1.7	+5	+3.9
March.....		2,345,135	437,487	1,115,946	81,984	402,000	-----	+2	+1.8	+1.8	+2	+2.3
April.....		2,352,249	444,144	1,132,808	82,366	392,000	-----	+3	+1.5	+1.5	+5	-2.3
May.....		2,362,148	449,698	1,146,397	82,937	378,000	-----	+4	+1.3	+1.2	+7	-3.7
June.....		2,367,597	449,202	1,145,930	83,346	366,000	-----	+2	-1	(²)	+5	-3.1
Amount of assistance ¹												
Percentage change from previous month ²												
1947												
June.....	\$122,516,213	\$31,903,194	\$24,465,905	\$2,998,114	\$13,149,000		+0.4	+0.9	+0.7	+0.9	-3.3	
July.....	123,415,954	32,045,300	24,865,393	3,032,261	13,471,000		+7	+2	+1.6	+1.2	+2.4	
August.....	124,971,835	33,317,307	25,221,353	3,055,175	13,378,000		+1.3	+1.6	+1.4	+7	-7	
September.....	125,901,620	33,873,538	25,472,965	3,076,117	13,479,000		+7	+7	+1.0	+7	+8	
October.....	128,417,243	35,201,373	25,961,309	3,167,561	14,087,000		+2.0	+1.6	+1.9	+3.0	+4.5	
November.....	128,721,771	35,770,698	25,736,955	3,188,118	14,026,000		+2	+7	-9	+6	-4	
December.....	131,916,042	37,270,336	26,224,905	3,211,801	15,209,000		+2.5	+1.7	+1.9	+7	+8.4	
1948												
January.....	134,016,675	37,856,146	26,927,594	3,239,935	15,993,000		+1.6	+7	+2.7	+9	+5.2	
February.....	137,937,576	38,872,293	29,062,674	3,267,609	16,735,000		+2.9	+1.2	+7.9	+9	+4.6	
March.....	138,307,076	38,388,795	28,808,122	3,290,159	17,820,000		+3	-5	-9	+7	+6.5	
April.....	138,864,579	38,990,139	29,317,323	3,333,117	17,224,000		+4	+7	+1.8	+1.3	-3.3	
May.....	139,111,194	39,020,642	29,668,363	3,364,189	16,158,000		+2	+1.0	+1.2	+9	-6.2	
June.....	139,340,429	39,402,787	29,740,308	3,396,334	15,801,000		+2	+5	+2	+1.0	-2.2	

¹ Data subject to revision. Excludes programs administered without Federal participation in States administering such programs concurrently with programs under the Social Security Act.

² Decrease of less than 0.05 percent.

³ June 1947 data for all programs in Utah, February 1948 data for old-age assistance and aid to dependent children in Missouri, and June 1948 data for old-age assistance and aid to the blind in Kentucky include retroactive payments.

Excluding these amounts, percentage changes would be somewhat less than those shown in table.

TABLE 20.—Old-age assistance: Recipients and payments to recipients, by State, June 1948¹

State	Number of recipients	Payments to recipients		Percentage change from—				State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	May 1948 in—		June 1947 in—				Total amount	Average	May 1948 in—		June 1947 in—	
				Number	Amount	Number	Amount					Number	Amount	Number	Amount
Total.....	2,367,597	\$90,402,787	\$38.18	+0.2	+0.5	+4.3	+10.4	Mo.....	116,718	\$4,381,724	\$37.54	+0.4	+0.7	+2.5	+9.8
Ala.....	64,709	1,257,690	19.44	+8	+9	+23.7	+37.1	Mont.....	10,858	431,526	39.74	-4	-2	+1.8	+7.1
Alaska.....	1,361	50,458	43.69	-1.4	-1.0	+3	+10.1	Nebr.....	23,900	956,004	40.00	-3	-1	-5.3	-6.0
Ariz.....	10,777	514,353	47.73	+3	+3	+1.2	+1.5	Nev.....	2,146	104,507	48.70	+6	+5	+6.7	+9.5
Ark.....	48,227	877,340	18.19	+2.1	+2.1	+20.3	+19.9	N. H.....	6,808	272,316	40.00	+3	+9	+8	+9.9
Calif.....	188,267	10,748,706	57.09	+9	+9	+9.2	+18.5	N. J.....	23,165	994,328	42.92	-1	+2	+3	+5.6
Colo.....	45,010	2,858,006	63.50	+2	+1	+5.6	+3.0	N. Mex.....	8,875	317,607	35.79	+7	+1.0	+10.6	+10.4
Conn.....	15,595	760,278	48.75	+4	-6	+4.0	+15.6	N. Y.....	111,571	5,515,899	49.44	-2	-4	+3.4	+8.8
Del.....	1,314	34,250	26.07	+1.1	+2.2	+9.4	+25.9	N. C.....	44,104	798,342	18.10	+1.4	+1.3	+14.2	+14.6
D. C.....	2,385	96,185	40.33	+1.4	+1.3	+2.2	+2.9	N. Dak.....	8,686	352,300	40.56	-6	+1.8	-2.7	+1
Fla.....	58,494	2,234,466	38.20	+8	+1.0	+11.1	+15.9	Ohio.....	122,781	5,168,280	42.09	+3	+1	+1.0	+7.4
Ga.....	84,378	1,614,229	19.13	+9	+1.9	+10.0	+23.4	Okl.....	96,804	4,328,997	44.72	+7	+9	+1.5	+7.2
Hawaii.....	2,032	67,037	32.99	+1.6	+3	+19.5	+11.4	Oreg.....	22,450	984,623	43.86	+4	+5	+1.1	+5.8
Idaho.....	10,427	456,774	43.81	+2	+3	-9	+4.1	Pa.....	87,557	3,194,689	36.49	-5	+5	-2.7	+4.5
Ill.....	125,620	5,180,635	41.24	(²)	-1	-7	+3.5	R. I.....	8,890	376,822	42.89	+2	+8	+6.3	+13.6
Ind.....	50,337	1,658,899	32.96	-2	+4	-5	+8	S. C.....	33,456	662,600	19.81	+8	+6	+13.1	+10.7
Iowa.....	48,603	2,096,964	43.14	+1	+7	+9	+9.3	S. Dak.....	12,019	404,224	33.63	-3	+1.1	-4.4	-8
Kans.....	35,730	1,412,081	39.52	+1	+1	+5.4	+19.9	Tenn.....	51,834	1,191,008	22.98	+1.0	+7	+10.2	+37.8
Ky.....	51,701	1,984,542	38.40	+1	(²)	+9.3	(²)	Tex.....	203,301	6,382,236	31.39	+5	+8	+4.9	+13.5
La.....	56,913	1,301,637	22.87	-4	+6	+15.4	-8.7	Utah.....	9,717	462,280	47.57	-16.3	-14.8	-23.0	-13.2
Maine.....	13,191	441,818	33.49	+5	+8	-13.0	-14.8	Vt.....	5,960	202,340	33.95	-6	-7	+9.8	+21.0
Md.....	11,841	393,126	33.20	-3	+1.0	+2	+7.7	Va.....	16,406	305,007	18.59	+1	+4	+3.5	+9.2
Mass.....	88,762	4,904,671	55.25	+2	+4	+4.7	+14.3	Wash.....	63,686	3,640,753	57.17	(²)	+4	-3.0	+4.6
Mich.....	90,914	3,329,321	36.82	-1	+1	-2.8	+5.0	W. Va.....	22,206	454,026	20.45	+2	+4	+7.3	+45.5
Minn.....	54,396	2,395,466	44.04	(²)	+5	+8	+19.7	Wis.....	47,806	1,802,756	37.71	-1	+1	+1.4	+6.2
Miss.....	40,985	647,154	15.79	-5	-6	+4.3	-4.9	Wyo.....	3,924	192,513	49.06	-5	-4	+4.2	+4.9

¹ For definitions of terms see the *Bulletin*, January 1948, pp. 24-26. All data subject to revision.

² Decrease of less than 0.05 percent.

³ Data include \$87,251 for retroactive payments made in June to offset reductions in April and May; percentage change not computed.

⁴ Increase of less than 0.05 percent.

⁵ Retroactive payments of \$61,070 made for June 1947 excluded from base in computing percentage change.

TABLE 21.—General assistance: Cases and payments to cases, by State, June 1948¹

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	May 1948 in—		June 1947 in—	
				Number	Amount	Number	Amount
Total ²	366,000	\$15,801,000	\$43.20	-3.1	-2.2	+9.1	+20.2
Ala.	6,175	100,376	16.26	+1.8	+2.2	+26.8	+29.9
Alaska	80	3,142	39.28	-33.9	-21.4	-44.1	-25.8
Ark.	2,126	61,352	28.86	-4.6	+1.1	-9.1	-16.2
Calif.	2,638	32,407	12.28	+9	+1.1	+3	+9
Calif.	30,004	1,415,175	47.17	-3.2	-4.1	+28.9	+26.3
Colo.	4,332	175,841	40.59	-5.5	-10.7	+9.5	+16.1
Conn.	4,592	151,556	42.19	+1.3	-3.5	+7.1	+14.6
Del.	847	29,684	35.05	-6.7	-9.8	+11.0	+8.4
D. C.	1,161	52,135	44.91	+1.8	-2.2	-8.9	-14.8
Fla.	4,100	70,000					
Ga.	3,065	49,105	16.02	+2	-1	+5.4	+16.1
Hawaii	1,026	47,706	46.50	-2.9	-1.1	+6.1	+3.4
Idaho	512	15,604	30.48	-6	+0	-6	+4.8
Ill.	26,717	1,333,083	49.90	-6.1	-8.3	+15.7	+33.2
Ind.	9,807	242,463	24.72	-4.1	-3.0	+11.9	+20.4
Iowa	3,528	89,092	25.25	-5.4	-9.7	+18.1	+18.3
Kans.	4,645	195,439	42.08	-4.1	-6.3	+4.2	+9
Ky.	2,018	33,203	16.45	-4	+2.1	(³)	(³)
La.	9,962	230,445	23.13	-2.9	-6	+16.2	+27.0
Maine	2,833	109,943	38.81	-6.7	-3.6	+25.1	+25.8
Md.	4,257	169,393	39.79	-3	+7	+45.7	+37.0
Mass.	16,232	700,711	43.17	-2.7	-3	+9.0	+22.3
Mich.	27,493	1,324,724	48.18	(⁴)	+11.3	+29.3	+60.0
Minn.	6,270	249,893	39.86	-8.3	-10.6	+5.9	+16.2
Miss.	543	5,528	10.18	+9	+2	+14.6	+15.3
Mo.	12,373	416,984	33.70	+1.0	+20.0	+11.4	+52.4
Mont.	1,365	35,197	25.79	-5	-7.1	+13.9	+7.8
Nebr.	1,441	43,000	29.84	+4	+7.6	-8.8	+4.6
Nev.	279	5,846	20.95	-10.6	-11.7	-1.1	-3.6
N. H.	1,225	45,383	37.05	-1.1	-3.7	+7.2	+28.0
N. J.	6,797	364,921	53.69	-4.4	-3.7	+17.3	+32.8
N. Mex.	1,903	40,490	21.28	-3	-6	+7.3	+9.0
N. Y.	62,906	4,090,461	65.02	-1.6	-2.0	+7.7	+6.8
N. C.	3,267	45,687	13.98	-2.2	-2.6	+12.7	+16.7
N. Dak.	683	22,615	33.11	-9.2	-4.0	+5.6	+11.8
Ohio	23,305	1,075,645	46.16	-3.2	-2.8	+26.9	+47.1
Okl.	12,600	90,687	(⁵)	(⁵)	+9.7	(⁵)	+17.4
Oreg.	4,845	245,572	50.69	-23.8	-20.5	+21.6	+31.4
Pa.	29,445	1,293,492	43.93	-4.5	-7	-9.6	+18.3
R. I.	2,572	112,447	43.72	-3.1	-8.7	-1.1	-8
S. C.	4,106	62,597	15.25	-2.7	-8.6	-12.9	+5.6
S. Dak.	672	16,953	25.23	-4.1	-5.1	-20.9	-19.2
Tenn.	1,697	21,852	12.88	+4.4	+3.5	+4	+71.5
Tex.	3,900	77,000					
Utah	1,830	97,665	53.37	-2.0	-2.4	+2.2	+12.3
Vt.	700	118,000					
Va.	3,892	83,003	21.33	+1.2	+4.1	+6.4	+13.6
Wash.	8,962	528,192	58.94	-11.8	-10.3	+29.7	+54.9
W. Va.	3,713	55,217	14.87	+1.0	+1.9	-23.6	-22.4
Wis.	4,722	185,570	39.30	-3.6	-6.1	+8.4	+15.0
Wyo.	392	17,871	45.59	-10.6	-12.2	-7.8	-4.7

¹ For definitions of terms see the *Bulletin*, January 1948, pp. 24-26. All data subject to revision.

² Partly estimated; does not represent sum of State figures because total excludes payments made in Indiana and New Jersey for, and an estimated number of cases receiving, medical care, hospitalization, and burial only.

³ State program only; excludes program administered by local officials.

⁴ About 9 percent of this total is estimated.

⁵ Estimated.

⁶ Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

⁷ Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

⁸ Not computed; data for June 1947 estimated.

⁹ Increase of less than 0.05 percent.

¹⁰ Excludes a few cases and small amount of local funds not administered by State agency.

¹¹ Includes cases receiving medical care only.

¹² Excludes estimated duplication between programs; 2,976 cases were aided by county commissioners and an estimated 4,607 cases under program administered by State Board of Public Welfare. Average per case and percentage change in number of cases not computed.

¹³ Retroactive payments of \$10,336 made for June 1947 excluded from base in computing percentage change.

TABLE 22.—Aid to the blind: Recipients and payments to recipients by State, June 1948¹

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	May 1948 in—		June 1947 in—	
				Number	Amount	Number	Amount
Total	83,346	\$3,396,334	\$40.75	+0.5	+1.0	+5.5	+13.3
Total, 47 States ²	65,797	2,709,276	41.18	+5	+1.0	+6.0	+15.2
Ala.	1,105	24,363	22.05	+6	+5	+10.1	+21.4
Ariz.	660	37,384	56.64	+3	+5	+0.1	+4.9
Ark.	1,631	34,268	21.01	+1.1	+1.2	+10.7	+9.4
Calif.	7,404	537,249	72.56	+1.5	+1.4	+15.0	+32.8
Colo.	388	20,233	52.15	-1.3	-4	-2.0	+12.3
Conn.	150	6,666	44.44	+1.4	+7.2	+4.9	+15.6
Del.	127	3,898	30.69	+1.6	+2.5	+6.5	+18.0
D. C.	219	9,715	44.36	+3.3	+2.8	+2.3	+7.5
Fla.	2,861	112,930	39.47	+7	+1.0	+7.9	+11.9
Ga.	2,339	53,032	22.67	+2	+1.2	+6.1	+17.8
Hawaii	78	2,782	35.67	(³)	(³)	(³)	(³)
Idaho	199	9,502	47.75	-2.0	-2.4	-7.4	-5.3
Ill.	4,642	199,480	42.97	+3	+7	-4.4	-3
Ind.	1,901	66,714	35.09	-2	+6	-4	+8.2
Iowa	1,207	45,117	46.49	+3	+5	-1.3	-1.8
Kans.	855	35,789	41.71	-1.0	-1.5	-2.8	-20.4
Ky.	1,890	39,077	20.68	+5	(³)	+10.9	(³)
La.	1,643	46,188	28.11	-1	+5	+8.6	+2.3
Maine	678	22,910	33.79	+7	+7	-7.3	-8.6
Md.	464	16,536	35.64	+2	+1.0	-6	+4.0
Mass.	1,257	69,250	55.09	-2	+2.1	+5.9	+13.4
Mich.	1,522	66,775	43.87	+7	+1.4	+6.8	+16.1
Minn.	1,053	53,705	51.00	+1.1	+3.5	+7.3	+26.0
Miss.	2,132	61,332	28.08	-7	-6	+1.9	+2.8
Mo.	2,800	98,000	35.00				
Mont.	444	18,498	41.64	+5	+1.2	+13.0	+16.9
Nebr.	522	24,029	46.03	+1.2	+3.8	+14.0	+29.5
Nev.	29	1,176	(³)	(³)	(³)	(³)	(³)
N. H.	300	12,692	42.31	-3	-1	+3.8	+10.6
N. J.	632	28,419	44.97	-1.4	-6	+7.3	+13.3
N. Mex.	416	16,405	39.44	+7	+8	+40.5	+41.6
N. Y.	3,546	197,639	55.74	-9	-2	+4.8	+11.7
N. C.	3,271	96,142	29.39	+1.5	+1.7	+15.4	+30.7
N. Dak.	121	5,170	42.73	-8	+1	-4.7	+7.9
Ohio	3,435	136,068	39.61	+3	+5	+6.6	+17.2
Okl.	2,586	110,736	42.82	-5	-5	+5.8	+5.6
Oreg.	386	19,519	50.57	+2.7	+2.9	+6	+2.5
Pa.	14,780	587,883	39.94	+8	+5	+7.6	+4.9
R. I.	143	6,632	46.38	0	+1.1	+4.4	+17.4
S. C.	1,311	26,564	20.26	-5	-10.5	+10.0	-7.1
S. Dak.	214	6,628	30.97	-1.8	-3	+9	+4.1
Tenn.	1,939	62,817	32.40	+1.3	+1.0	+13.0	+59.7
Tex.	5,605	195,213	34.82	+8	+1.1	+6.0	+17.0
Utah	171	9,334	54.58	+17.9	+18.3	+16.3	+31.8
Vt.	190	7,308	38.46	+2.2	+2.9	+6.1	+10.7
Va.	1,197	29,103	24.31	+2	+1.2	+7.4	+14.9
Wash.	674	47,027	69.77	+7	+6	+5.0	+20.1
W. Va.	879	20,703	23.55	-8	-7	+3	+30.9
Wis.	1,290	51,437	39.87	-2	+3	-2	+8.8
Wyo.	116	5,310	45.78	0	-3	+17.2	+2.6

¹ For definitions of terms see the *Bulletin*, January 1948, pp. 24-26. Figures in italics represent programs administered without Federal participation. Data exclude program administered without Federal participation in Connecticut, which administers such program concurrently with program under the Social Security Act. Alaska does not administer aid to the blind. All data subject to revision.

² Under plans approved by the Social Security Administration.

³ Average payment not calculated on base of less than 50 recipients; percentage change, on less than 100 recipients.

⁴ Excludes cost of medical care, for which payments are made to recipients quarterly.

⁵ Data include \$4,067 for retroactive payments made in June to offset reductions in April and May; percentage change not computed.

⁶ Estimated.

⁷ Represents statutory monthly pension of \$35 per recipient; excludes payment for other than a month.

⁸ Retroactive payments of \$711 made for June 1947 excluded from base in computing percentage change.

TABLE 23.—Aid to dependent children: Recipients and payments to recipients, by State, June 1948¹

State	Number of recipients		Payments to recipients		Percentage change from—					
	Families	Children	Total amount	Average per family	May 1948 in—			June 1947 in—		
					Number of—		Amount	Number of—		Amount
					Families	Children		Families	Children	
Total	449,202	1,145,930	\$29,740,308	\$66.21	-0.1	(²)	+0.2	+13.4	+13.5	+21.6
Total, 50 States ²	449,154	1,145,816	29,738,687	66.21	-1	(²)	+2	+13.4	+13.5	+21.6
Alabama	10,634	28,915	351,403	33.05	+1.4	+1.2	+1.2	+31.2	+27.2	+37.7
Alaska	228	536	7,235	31.73	-1.3	+1.1	-1.6	-4	-4.1	+9
Arizona	2,464	7,154	123,448	50.10	-4	-8	-3.8	+3.1	+4.0	+10.4
Arkansas	9,436	24,590	333,047	35.30	+2.6	+2.5	+2.2	+36.5	+34.6	+33.4
California	16,449	37,945	1,808,484	109.94	+3.7	+3.4	+6.4	+48.8	+41.4	+61.3
Colorado	4,583	12,558	352,464	76.91	-1.3	-9	-2.1	+12.3	+11.9	+25.9
Connecticut	2,807	7,206	288,913	100.77	+1.2	+2.9	-5	+2.1	+3	+10.5
Delaware	365	1,065	26,570	72.79	+2.5	+1.5	+1.9	+47.2	+59.0	+58.2
District of Columbia	1,354	4,103	102,040	75.36	+1.9	-1	+1.0	-2.7	-7	-1.3
Florida	16,412	40,385	689,390	42.01	-5.6	-5.2	-5.2	+52.4	+50.5	+81.2
Georgia	8,708	22,664	324,188	36.85	+3.3	+3.6	+3.8	+35.3	+35.6	+41.3
Hawaii	1,453	4,345	121,789	83.82	+4.2	+3.5	+2.2	+50.9	+49.0	+35.9
Idaho	1,896	4,836	165,946	87.21	+5	+5	+1.3	+8.1	+7.0	+20.2
Illinois	21,902	55,593	1,914,263	87.40	-4	-1	-1	-3.4	-1.2	+7.4
Indiana	8,444	20,976	431,414	51.09	+1	+2	+8	+10.8	+11.8	+33.2
Iowa	4,978	12,690	361,039	72.53	(³)	-4	-2	+16.4	+16.0	+143.5
Kansas	4,927	12,432	350,492	71.14	-1.9	-2.1	-2.6	+3.1	+2.6	+3.7
Kentucky	13,579	34,402	508,646	37.46	+1.7	+1.5	+3.8	+48.4	+46.3	+58.5
Louisiana	14,739	38,404	598,007	40.57	-1.4	-6	-8	+23.9	+24.7	+10.3
Maine	2,500	7,181	193,748	78.30	+3.9	+3.7	+3.3	+32.4	+32.6	+15.4
Maryland	5,735	16,638	415,271	72.41	-1.1	-4	(⁴)	+18.5	+19.7	+77.7
Massachusetts	10,330	25,574	1,058,718	102.49	+3	+3	-4	+11.7	+11.5	+19.7
Michigan	22,149	51,963	1,721,011	77.70	+2	+1	+3	+10.4	+8.7	+10.2
Minnesota	6,776	17,349	465,879	68.75	-4	-3	-5	+14.4	+14.8	+40.9
Mississippi	5,983	15,103	149,403	26.29	+3	+2	+2	+3.0	+3.3	+2.4
Missouri	20,461	52,773	945,051	46.19	+3	+2	+2	+2.4	+1.2	+41.3
Montana	1,943	5,081	138,161	71.11	+7	+5	+6	+14.3	+13.1	+20.9
Nebraska	3,231	7,660	241,279	74.68	-1.0	-9	-4	+2.8	+3.0	-5.5
Nevada	45	114	1,621	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)	(⁵)
New Hampshire	1,199	3,016	97,945	81.69	-7	-7	+1	+8.8	+7.3	+13.3
New Jersey	4,790	12,598	393,879	82.23	+1.0	+1.2	+1.3	+16.4	+18.5	+21.9
New Mexico	4,718	12,400	257,700	54.62	+1.0	+7	(⁶)	+28.9	+30.3	+45.1
New York	45,381	105,810	4,589,084	101.12	-8	-8	-1.2	+13.1	+13.1	+16.7
North Carolina	9,301	26,579	332,298	35.73	+1.1	+1.2	+1.5	+21.0	+21.3	+22.0
North Dakota	1,637	4,465	142,773	87.22	-1.9	-2.2	-3.4	-1.6	-2.1	+14.6
Ohio	10,869	29,571	770,232	70.87	+6	+7	+3	+16.2	+15.3	+24.7
Oklahoma	23,539	58,702	1,039,737	44.17	+8	+9	+9	+15.4	+12.7	+16.9
Oregon	2,794	7,136	279,918	100.19	+2.9	+2.6	+2.8	+19.3	+19.8	+33.2
Pennsylvania	40,102	103,646	3,276,057	81.69	-5	+6	-6	+2.9	+3.9	+16.6
Rhode Island	2,734	6,801	216,611	79.23	+6	-2	+3	+13.4	+12.5	+16.0
South Carolina	6,149	17,302	166,027	27.00	-9.9	-9.4	-6.7	+11.2	+12.6	+8.8
South Dakota	1,793	4,522	83,742	46.70	-2.0	-1.2	-6	-4.6	-2.6	-3.2
Tennessee	15,593	41,767	722,113	46.30	+5	+5	+3	+16.2	+15.9	+53.3
Texas	17,485	44,769	629,426	36.00	-6	(⁷)	-2	+24.2	+26.3	+7.2
Utah	2,969	7,770	304,852	102.68	-7	-9	(⁸)	+21.7	+18.6	+35.8
Vermont	842	2,262	40,505	48.11	+2.7	+2.7	+3.0	+22.9	+19.8	+27.6
Virginia	5,241	15,069	217,683	41.53	-3	-5	-5	+16.4	+14.9	+22.5
Washington	8,554	20,433	848,913	99.24	+1.2	+8	+1.3	+16.9	+15.8	+10.9
West Virginia	11,192	30,941	457,171	40.85	+4	+8	+6	+16.8	+17.8	+65.0
Wisconsin	7,560	18,932	647,931	85.71	-1.7	-1.4	-2.3	+5.6	+5.7	+13.4
Wyoming	394	1,111	35,385	89.81	-2.7	-4.6	-3.8	+7.4	+5.2	+11.6

¹ For definitions of terms see the *Bulletin*, January 1948, pp. 24-26. Figures in italics represent program administered without Federal participation. Data exclude programs administered without Federal participation in Florida, Kentucky, and Nebraska, which administer such programs concurrently with programs under the Social Security Act. All data subject to revision.

² Decrease of less than 0.05 percent.

³ Under plans approved by the Social Security Administration.

⁴ Excludes cost of medical care, for which payments are made to recipients quarterly.

⁵ Increase of less than 0.05 percent.

⁶ Average payment not calculated on base of less than 50 families; percentage change, on less than 100 families.

⁷ Retroactive payments of \$31,810 made for June 1947 excluded from base in computing percentage change.

TABLE 24.—Recipient rates for specified types of public assistance in the United States,¹ by State, June 1948²

State	Recipients of old-age assistance per 1,000 population aged 65 and over ³	Children receiving aid to dependent children per 1,000 population under 18 years ⁴	Recipients of general assistance per 100,000 estimated civilian population ⁵
Total	216	25	560
Alabama	430	24	250
Arizona	298	29	—
Arkansas	410	32	193
California	238	13	697
Colorado	426	32	735
Connecticut	97	13	—
Delaware	54	12	—
District of Columbia	45	18	152
Florida	327	53	—
Georgia	495	18	176
Hawaii	111	23	324
Idaho	284	25	141
Illinois	180	23	644
Indiana	156	18	619
Iowa	187	16	292
Kansas	192	22	446
Kentucky	245	32	200
Louisiana	404	39	494
Maine	157	25	830
Maryland	81	25	238
Massachusetts	207	20	712
Michigan	215	27	1,134
Minnesota	218	19	555
Mississippi	333	17	37
Missouri	302	45	753
Montana	235	29	428
Nebraska	196	19	239
Nevada	217	3	389
New Hampshire	125	19	606
New Jersey	66	10	329
New Mexico	335	51	485
New York	95	28	958
North Carolina	233	18	183
North Dakota	188	22	228
Ohio	191	13	811
Oklahoma	581	73	—
Oregon	197	16	604
Pennsylvania	108	33	474
Rhode Island	137	32	721
South Carolina	380	20	264
South Dakota	232	22	269
Tennessee	254	35	120
Texas	479	17	—
Utah	252	31	415
Vermont	160	19	—
Virginia	89	14	246
Washington	346	29	676
West Virginia	185	42	324
Wisconsin	164	18	348
Wyoming	238	12	276

¹ Population data for Alaska not available.

² These rates not necessarily comparable with those for previous periods because of revised population estimates.

³ Population aged 65 and over as of July 1948 estimated by the Social Security Administration. Rate is an understatement for some States because only 1 recipient is reported when a single payment is made to husband and wife, both 65 or over.

⁴ Population under 18 as of July 1948 estimated by the Social Security Administration. Based on estimates as of July 1947 by the Bureau of the Census. For Nevada, rate is for program administered without Federal participation.

⁵ Civilian population as of July 1947 estimated by the Bureau of the Census. For Indiana and New Jersey, rates include unknown number of persons receiving medical care, hospitalization, and burial only. Number of persons aided not currently available for Arizona, Connecticut, Delaware, Florida, Oklahoma, Texas, and Vermont.

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